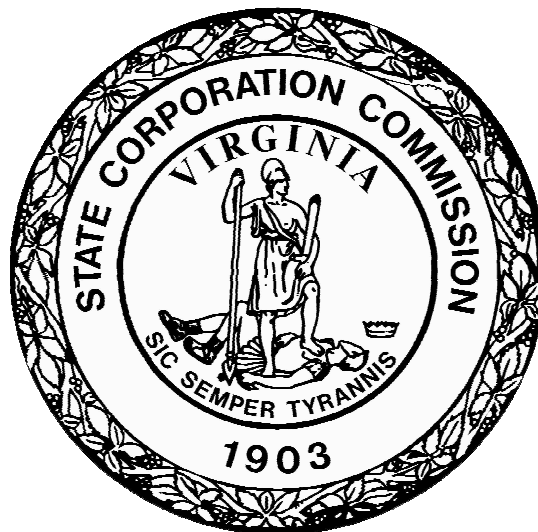


**THE 2014 ANNUAL REPORT  
OF THE  
BUREAU OF FINANCIAL INSTITUTIONS**

**BANKS  
CREDIT UNIONS  
SAVINGS INSTITUTIONS  
TRUST COMPANIES**

**OPERATING IN VIRGINIA  
AT THE CLOSE OF BUSINESS DECEMBER 31, 2014**



**BUREAU OF FINANCIAL INSTITUTIONS  
STATE CORPORATION COMMISSION  
COMMONWEALTH OF VIRGINIA**

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

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**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

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**STATE CORPORATION COMMISSION**

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JUDITH WILLIAMS JAGDMANN, Chairman

MARK C. CHRISTIE

JAMES C. DIMITRI

JOEL H. PECK, Clerk of the Commission

**Report of the Bureau of Financial Institutions**

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Richmond, Virginia, December 31, 2014

TO THE STATE CORPORATION COMMISSION  
Richmond, Virginia

**GREETINGS:**

I have the honor to submit herewith the 2014 Annual Report of the Bureau of Financial Institutions - Banks, Credit Unions, Savings Institutions, and Trust Companies.

Respectfully,

E. J. FACE, JR.  
Commissioner of Financial Institutions

**BUREAU OF FINANCIAL INSTITUTIONS**

E. J. FACE, JR.  
Commissioner of Financial Institutions

**ADMINISTRATION & LICENSING**

GERALD E. FALLEN  
Deputy Commissioner

**DEPOSITORY SUPERVISION**

ROBERT W. HUGHES  
Deputy Commissioner

**NON-DEPOSITORY SUPERVISION**

SUSAN E. HANCOCK  
Deputy Commissioner

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

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**OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION  
HAS ADMINISTERED THE BANKING LAWS**

*Chief Examiner of Banks*

C. C. BARKSDALE, June 15, 1910 to February 15, 1919  
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919  
J. H. PINNER, March 10, 1919 to April 30, 1919  
F. B. RICHARDSON, May 1, 1919 to July 31, 1923  
M. E. BRISTOW, August 1, 1923 to July 14, 1927

*Chief Deputy to the Commissioner of Insurance and Banking*

M. E. BRISTOW, July 15, 1927 to January 15, 1930

*Commissioner of Insurance and Banking*

M. E. BRISTOW, January 16, 1930 to June 20, 1938

*Commissioner of Banking*

M. E. BRISTOW, June 21, 1938 to January 31, 1939  
MILTON R. MORGAN, February 1, 1939 to January 15, 1951  
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965  
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973  
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974  
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975  
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976  
THOMAS D. JONES, JR., December 15, 1976 to May 31, 1977  
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

*Commissioner of Financial Institutions*

SIDNEY A. BAILEY, July 1, 1978 to June 30, 1997  
E. J. FACE, JR., July 1, 1997 to Date

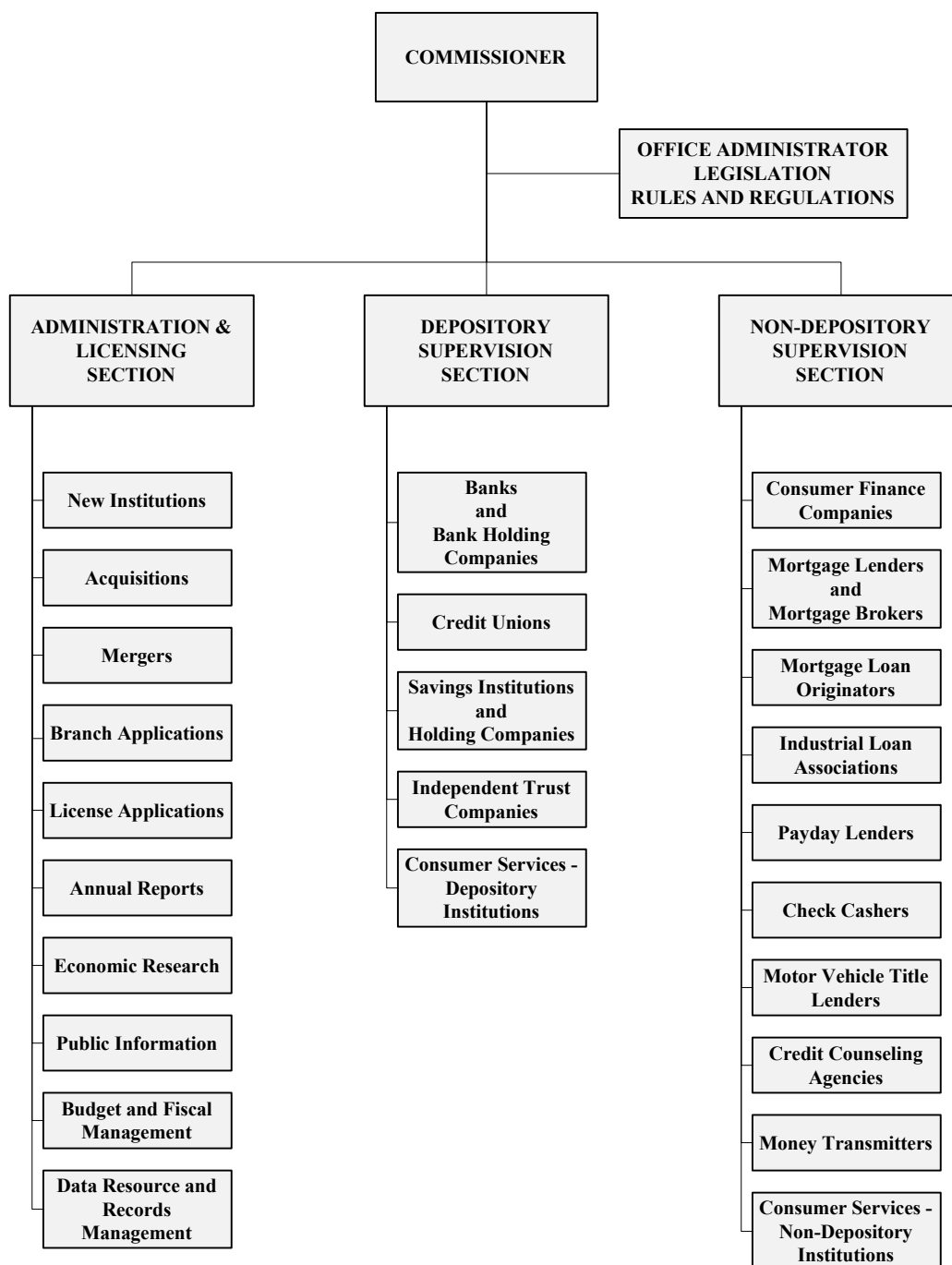
**LEGAL HOLIDAYS**

In each year, the first day of January (New Year's Day), the Friday preceding the third Monday in January (Lee-Jackson Day), the third Monday in January (Martin Luther King, Jr. Day), the third Monday in February (George Washington Day), the last Monday in May (Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the fourth Thursday in November and the Friday next following (Thanksgiving), the twenty-fifth day of December (Christmas Day), or whenever any of such days shall fall on a Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.2, Chapter 33, Code of Virginia).

STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2014 ANNUAL REPORT

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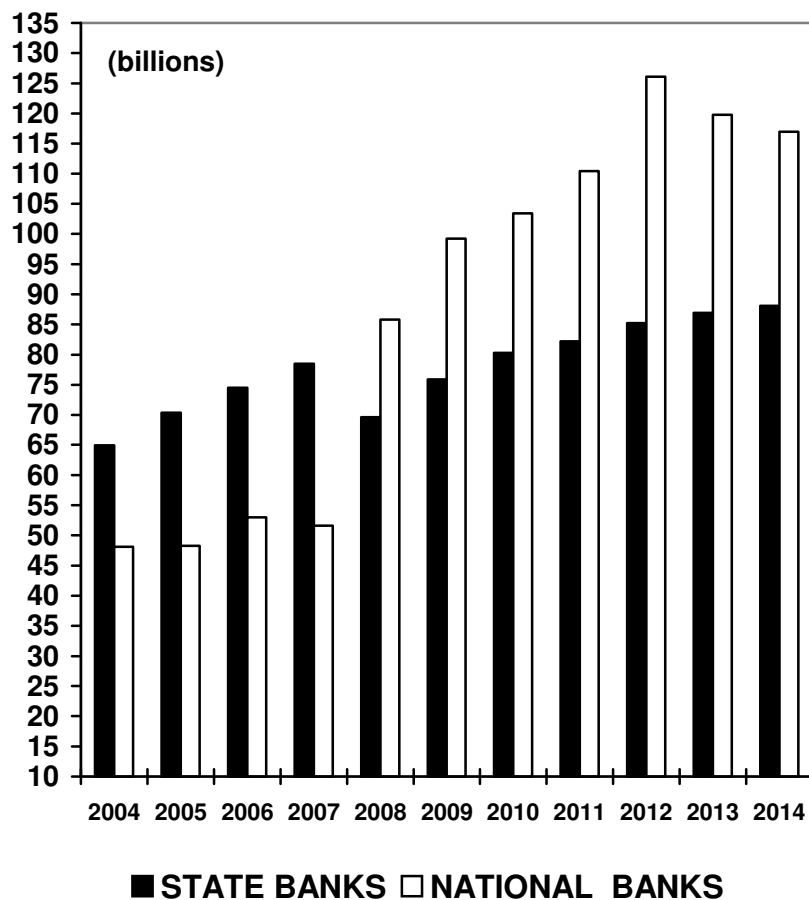
ORGANIZATIONAL CHART  
BUREAU OF FINANCIAL INSTITUTIONS



STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2014 ANNUAL REPORT

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DEPOSITS IN BANK OFFICES LOCATED IN VIRGINIA  
STATE AND NATIONAL 2004 – 2014



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

**Consolidated Report of Condition for Virginia State-Chartered Banks**  
**As of December 31 (In Thousands of Dollars)**

	December 31, 2013 78 State Banks 1,097 Branches	December 31, 2014 71 State Banks 1,073 Branches
<b>ASSETS</b>		
Cash and balances due from depository institutions: .....	\$3,256,800	\$3,037,368
(1) Noninterest-bearing balances and currency and coin .....	798,788	792,748
(2) Interest-bearing balances .....	2,458,012	2,244,620
Securities .....	11,410,942	11,030,736
Federal funds sold & securities purchased under agreement to resell .....	270,664	787,733
Loan and lease financing receivables:		
Loans and leases, net of unearned income .....	41,390,672	43,358,419
LESS: Allowance for loan and lease losses .....	618,167	514,514
Loans and leases, net of unearned income and allowance for losses .....	40,772,505	42,843,905
Assets held in trading accounts .....	1,974	3,457
Premises and fixed assets (including capitalized leases) .....	1,159,322	1,141,832
Other real estate owned .....	398,600	329,424
Intangible assets .....	878,003	1,384,393
Other assets .....	2,139,436	2,157,765
<b>TOTAL ASSETS .....</b>	<b>\$60,288,246</b>	<b>\$62,716,613</b>
<b>LIABILITIES</b>		
Deposits:		
In domestic offices .....	\$49,041,252	\$50,110,527
(1) Noninterest-bearing .....	8,897,380	9,864,906
(2) Interest-bearing .....	40,143,872	40,245,621
In foreign offices, Edge and Agreement subsidiaries, and IBFs...	0	0
(1) Noninterest-bearing .....	0	0
(2) Interest-bearing .....	0	0
Federal funds purchased and securities sold under agreement to repurchase .....	1,069,740	1,042,547
Other borrowed money .....	2,946,622	3,490,537
Notes and debentures subordinated to deposits .....	34,183	22,514
Other liabilities .....	405,926	454,988
<b>TOTAL LIABILITIES .....</b>	<b>\$53,497,723</b>	<b>\$55,121,113</b>
<b>EQUITY CAPITAL</b>		
Perpetual preferred stock .....	109,374	89,266
Common stock .....	584,015	560,920
Surplus .....	3,960,650	4,641,219
Undivided profits and capital reserves .....	2,107,315	2,277,189
Noncontrolling interests in consolidated subsidiaries .....	29,169	26,904
<b>TOTAL EQUITY .....</b>	<b>\$6,790,523</b>	<b>\$7,595,498</b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL .....</b>	<b>\$60,288,246</b>	<b>\$62,716,611</b>



**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

**Consolidated Report of Income for Virginia State-Chartered Banks**  
**For the Year Ended December 31 (In Thousands of Dollars)**

	2013	2014
<b>INTEREST INCOME:</b>		
Interest and fees on loans .....	\$ 2,126,365	\$ 2,071,399
Income from lease financing receivables .....	71	241
Interest on balances due from depository institutions .....	9,681	8,823
Interest and dividends on securities .....	265,861	269,494
Interest from assets held in trading accounts .....	405	844
Interest on federal funds sold and securities purchased under agreements to resell.....	901	1,657
Other Interest Income.....	8,716	13,484
<b>TOTAL INTEREST INCOME.....</b>	<b>2,412,000</b>	<b>2,365,942</b>
<b>INTEREST EXPENSE:</b>		
Interest on deposits in domestic offices .....	293,878	238,557
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	0	0
Expense of federal funds purchased and securities sold under agreements to repurchase .....	7,521	4,779
Interest on trading liabilities and other borrowed money.....	61,182	53,466
Interest on notes and debentures subordinated to deposits.....	1,437	1,933
<b>TOTAL INTEREST EXPENSE .....</b>	<b>364,018</b>	<b>298,735</b>
<b>NET INTEREST INCOME .....</b>	<b>2,047,982</b>	<b>2,067,207</b>
Provision for loan and lease losses.....	99,858	59,822
<b>NONINTEREST INCOME:</b>		
Income from fiduciary activities .....	16,625	17,325
Service charges on deposit accounts .....	120,034	118,266
Trading revenue .....	550	0
All other noninterest income .....	455,978	445,671
<b>TOTAL NONINTEREST INCOME .....</b>	<b>593,187</b>	<b>581,262</b>
Realized gains (losses) on securities .....	272	8,979
<b>NONINTEREST EXPENSE:</b>		
Salaries and employee benefits .....	1,003,043	967,706
Expenses of premises and fixed assets (net of rental income) ..	241,366	239,198
Other noninterest expense .....	610,220	622,796
<b>TOTAL NONINTEREST EXPENSE.....</b>	<b>1,854,629</b>	<b>1,829,700</b>
<b>INCOME BEFORE INCOME TAXES AND EXTRA- ORDINARY ITEMS AND OTHER ADJUSTMENTS.....</b>	<b>686,954</b>	<b>767,926</b>
<b>APPLICABLE INCOME TAXES .....</b>	<b>189,759</b>	<b>211,942</b>
<b>INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS .....</b>	<b>497,195</b>	<b>555,984</b>
<b>EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES .....</b>	<b>0</b>	<b>0</b>
<b>NET INCOME.....</b>	<b>\$ 497,195</b>	<b>\$ 555,984</b>

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2014 ANNUAL REPORT**

**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2014**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
Bank of Botetourt	Buchanan	10	313,743	281,772	29,996
Bank of Clarke County*	Berryville	12	624,282	505,510	76,423
Bank of Floyd*	Floyd	7	275,049	235,537	18,201
Bank of Hampton Roads*	Virginia Beach	27	1,660,975	1,316,236	180,813
Bank of Lancaster*	Kilmarnock	10	387,784	310,087	34,239
Bank of McKenney*	McKenney	7	216,133	189,081	23,668
Bank of the James*	Lynchburg	10	460,960	399,262	43,157
Bank of Virginia*	Midlothian	6	318,861	267,379	25,621
Benchmark Community Bank*	Kenbridge	13	489,936	431,244	55,730
Blue Ridge Bank*	Luray	5	238,610	184,064	24,575
Burke & Herbert Bank & Trust Company	Alexandria	25	2,615,678	2,147,013	315,748
Cardinal Bank	McLean	33	3,362,800	2,558,052	373,867
Carter Bank & Trust	Martinsville	124	4,629,941	4,213,957	397,894
Chesapeake Bank*	Kilmarnock	12	657,851	562,267	74,991
Citizens and Farmers Bank	West Point	26	1,336,295	1,026,225	145,790
Citizens Bank and Trust Company*	Blackstone	11	336,527	285,898	41,808
Citizens Community Bank*	South Hill	5	167,009	142,879	21,705
Community Bankers' Bank*	Midlothian	1	142,550	124,209	16,118
Community Capital Bank of Virginia*	Christiansburg	2	82,955	67,154	12,369
Essex Bank*	Tappahannock	22	1,155,482	926,855	113,364
EVB*	Tappahannock	26	1,181,146	953,375	130,099
Farmers & Merchants Bank*	Timberville	9	604,971	492,719	76,258
Farmers & Merchants Bank of Craig County*	New Castle	2	55,743	45,533	10,120
Farmers and Miners Bank*	Pennington Gap	6	135,905	118,121	17,432
Farmers Bank*	Windsor	6	426,587	343,990	48,037

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2014**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
First and Citizens Bank	Monterey	3	125,468	111,073	14,240
First Bank*	Strasburg	10	517,515	446,770	65,744
First Capital Bank*	Glen Allen	8	597,780	484,638	57,959
First Community Bank*	Bluefield	55	2,584,917	2,024,219	323,779
First Sentinel Bank*	Richlands	5	173,783	148,510	17,309
First State Bank	Danville	1	39,065	37,137	1,798
First Virginia Community Bank*	Fairfax	5	604,756	504,220	66,815
Frontier Community Bank*	Waynesboro	1	94,579	82,786	10,347
Heritage Bank*	Norfolk	6	337,843	267,255	35,034
Highlands Community Bank*	Covington	2	129,852	114,098	15,206
Highlands Union Bank*	Abingdon	14	605,885	484,777	52,298
HomeTown Bank*	Roanoke	6	428,209	363,002	42,818
John Marshall Bank*	Reston	7	786,838	617,613	99,649
Lee Bank and Trust Company	Pennington Gap	4	160,183	137,447	20,866
MainStreet Bank*	Herndon	5	344,976	302,354	39,763
Miners Exchange Bank*	Coeburn	7	104,439	93,245	10,257
Monarch Bank*	Chesapeake	12	1,066,426	919,454	117,445
New Peoples Bank, Inc.*	Honaker	20	650,690	586,620	57,634
Peoples Community Bank*	Montross	5	157,129	137,755	13,689
Pioneer Bank*	Stanley	7	171,521	143,384	19,469
Select Bank*	Forest	2	137,248	124,395	12,434
Shore Bank*	Onley	7	338,672	281,106	37,220
Sonabank*	McLean	24	915,996	743,510	112,879
The Bank of Charlotte County*	Phenix	4	130,163	107,347	17,644
The Bank of Fincastle	Fincastle	8	219,401	191,844	26,710

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS  
2014 ANNUAL REPORT**

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**Selected Data For Virginia State-Chartered Banks  
As of December 31, 2014**

<b>Bank Name</b>	<b>Principal Location</b>	<b>No. of Offices</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
The Bank of Marion*	Marion	16	356,158	298,066	40,452
The Bank of Southside Virginia	Carson	15	546,745	454,718	88,261
The Blue Grass Valley Bank	Blue Grass	2	38,804	33,797	4,337
The Farmers Bank of Appomattox*	Appomattox	5	213,946	185,397	26,612
The Fauquier Bank*	Warrenton	11	604,394	525,867	57,093
The First Bank and Trust Company*	Lebanon	21	1,389,052	1,184,600	161,631
The Freedom Bank of Virginia*	Vienna	3	342,612	311,691	29,769
The Middleburg Bank*	Middleburg	13	1,216,724	991,829	118,222
The Peoples Bank	Rose Hill	4	104,860	89,948	9,738
Towne Bank	Portsmouth	28	4,982,485	3,867,042	608,945
TruPoint Bank*	Grundy	12	443,413	388,641	40,140
Union First Market Bank*	Richmond	144	7,333,085	5,649,009	1,044,162
United Bank*	Fairfax	76	7,333,356	4,782,011	1,293,501
Valley Bank*	Roanoke	9	900,562	717,720	86,165
Village Bank	Midlothian	13	429,986	378,944	30,158
Virginia Bank and Trust Company*	Danville	8	178,144	152,188	23,795
Virginia Commonwealth Bank*	Petersburg	8	282,147	219,097	32,149
Virginia Community Bank*	Louisa	8	206,093	184,905	20,349
Virginia Partners Bank*	Fredericksburg	4	265,128	229,618	24,446
WashingtonFirst Bank	Reston	19	1,333,430	1,109,550	117,071
Xenith Bank*	Richmond	9	914,382	772,911	114,569

\* - Member of Federal Reserve

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

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**Banks -- Applications Received and/or Acted Upon**

**New Banks**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/30/14	Franklin Financial Corporation	4501 Cox Road Glen Allen, Henrico County, VA	Approved 12/12/14

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/21/14	Citizens and Farmers Bank, West Point, VA to merge into it Central Virginia Bank	Approved 03/13/14
01/28/14	Sonabank, Warrenton, VA to merge into it Prince George's Federal Savings Bank	Approved 05/22/14
02/07/14	Union First Market Bank, Ruther Glen, VA to merge into it StellarOne Bank	Approved 04/01/14
04/08/14	Xenith Bank, Richmond, VA to merge into it Colonial Virginia Bank	Approved 05/21/14
07/02/14	EagleBank, Inc., Bethesda, MD to merge into it Virginia Heritage Bank	No Objection 09/24/14
07/28/14	Hanmi Bank, Los Angeles, CA to merge into it United Central Bank	No Objection 08/18/14
08/15/14	EVB, Tappahannock, VA to merge into it Virginia Company Bank	Approved 10/03/14
08/29/14	Towne Bank, Suffolk, VA to merge into it Franklin Financial Corporation	Approved 12/12/14
09/19/14	Towne Bank, Suffolk, VA to merge into it Franklin Federal Savings Bank	Approved 12/12/14

**Acquisitions**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
04/08/14	Xenith Bankshares, Inc., Richmond, VA to acquire 100% of the voting shares of Colonial Virginia Bank	Approved 05/21/14
10/10/14	American National Bankshares Inc., Danville, VA to acquire 100% of the voting shares of MainStreet Bankshares, Inc.	Approved 12/12/14
10/21/14	Kenneth R. Lehman to acquire 49% of the voting shares of Village Bank and Trust Financial Corp.	Pending
07/02/14	Eagle Bancorp, Inc. to acquire Virginia Heritage Bank	Approved 09/24/14
08/15/14	Eastern Virginia Bankshares, Inc., Tappahannock, VA to acquire Virginia Company Bank	Approved 10/03/14

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/17/13	Citizens Community Bank South Hill, VA	851 South Beckford Drive, Suite A Henderson, NC	Approved 01/09/14

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
12/27/13	Cardinal Bank McLean, VA	5335 Lee Highway Arlington County, VA	Approved 01/13/14
01/21/14	Essex Bank Henrico, VA	9954 Mayland Drive Henrico County, VA	Approved 02/10/14
01/21/14	John Marshall Bank Reston, VA	1330 New Hampshire Avenue, NW Suite 111 Washington, DC	Approved 02/04/14
02/26/14	WashingtonFirst Bank Reston, VA	1051 Elden Street Herndon, VA	Approved 02/27/14
02/26/14	First Capital Bank Glen Allen, VA	13201 Rittenhouse Drive Midlothian, Chesterfield County, VA	Approved 03/18/14
02/26/14	WashingtonFirst Bank Reston, VA	21430 Cedar Drive, Unit 100 Sterling, VA	Approved 02/27/14
02/26/14	Blue Ridge Bank, Inc. Luray, VA	563 Neff Avenue, Suite B City of Harrisonburg, VA	Approved 03/10/14
04/07/14	Towne Bank Suffolk, VA	2808 South Croatan Highway Nags Head, NC	Approved 04/25/14
04/14/14	Shore Bank Onley, VA	9748 Stephen Decatur Highway Unit 112 Ocean City, MD	Approved 05/07/14
04/29/14	Bank of Lancaster Kilmarnock, VA	6800 Paragon Place, Suite 650 Henrico County, VA	Approved 05/15/14
05/07/14	Park Sterling Bank Charlotte, NC	9020 Stony Point Parkway, Suite 350 City of Richmond, VA	No Objection 05/19/14
05/19/14	Bank of Virginia Midlothian, VA	2000 Snead Avenue City of Colonial Heights, VA	Approved 06/06/14
05/19/14	Bank of Virginia Midlothian, VA	15000 Hull Street Road Chesterfield County, VA	Approved 06/06/14
05/19/14	United Bank Vienna, VA	96 Main Street Standardsville, Greene County, VA	Approved 06/02/14
05/21/14	Benchmark Community Bank Kenbridge, VA	12335 Wake Union Church Road, Unit 206 Wake Forest, NC	Approved 06/05/14
06/16/14	Essex Bank Henrico, VA	2730 Buford Road Chesterfield County, VA	Approved 06/30/14
07/02/14	Bank of the James Lynchburg, VA	1430 Rolkin Court, Suite 203 Albemarle County, VA	Approved 07/17/14
07/08/14	WashingtonFirst Bank Reston, VA	1356 Chain Bridge Road McLean, Fairfax County, VA	Approved 07/24/14
07/29/14	Bank of Charles Town Charles Town, WV	2 West Washington Street Middleburg, VA	No Objection 08/14/14
07/31/14	Monarch Bank Chesapeake, VA	680 Oyster Point Road City of Newport News, VA	Approved 08/14/14

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
**2014 ANNUAL REPORT**

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**Banks -- Applications Received and/or Acted Upon**

**Branches**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
09/02/14	Bank of Lancaster Kilmarnock, VA	5711 Patterson Avenue City of Richmond, VA	Approved 09/18/14
09/03/14	First Community Bank Bluefield, VA	1900 South Main Street Blacksburg, Montgomery County, VA	Approved 09/24/14
09/03/14	First Community Bank Bluefield, VA	704 Independence Boulevard Mount Airy, NC	Approved 09/24/14
09/03/14	First Community Bank Bluefield, VA	210 East Main Street Wytheville, Wythe County, VA	Approved 09/24/14
09/03/14	First Community Bank Bluefield, VA	271 West Main Street Abingdon, Washington County, VA	Approved 09/24/14
09/03/14	First Community Bank Bluefield, VA	1001 Bob White Boulevard Pulaski, Pulaski County, VA	Approved 09/24/14
09/03/14	First Community Bank Bluefield, VA	148 North Main Street Hillsville, Carroll County, VA	Approved 09/24/14
09/03/14	First Community Bank Bluefield, VA	135 West Jackson Street Gate City, Scott County, VA	Approved 09/24/14
09/03/14	Cardinal Bank McLean, VA	7905 Heritage Village Plaza Gainesville, Prince William County, VA	Approved 09/23/14
09/23/14	First Community Bank Bluefield, VA	173 East Water Street Gate City, Scott County, VA	Approved 09/24/14
10/03/14	Essex Bank Henrico, VA	6143 High Bridge Road Bowie, MD	Approved 10/20/14
10/23/14	Chesapeake Bank Kilmarnock, VA	5501 Patterson Avenue City of Richmond, VA	Approved 11/06/14
12/03/14	First Bank Strasburg, VA	301 West Spotswood Trail Elkton, Rockingham County, VA	Approved 12/30/14
12/03/14	First Bank Strasburg, VA	201 South Main Street Farmville, Prince Edward County, VA	Approved 12/30/14
12/03/14	First Bank Strasburg, VA	1 West Frederick Street City of Staunton, VA	Approved 12/30/14
12/03/14	First Bank Strasburg, VA	1415 West Main Street City of Waynesboro, VA	Approved 12/30/14
12/03/14	First Bank Strasburg, VA	3474 Rosney Road Dillwyn, Buckingham County, VA	Approved 12/30/14
12/03/14	First Bank Strasburg, VA	100 North Main Street Woodstock, Shenandoah County, VA	Approved 12/30/14
12/23/14	Bank of Clarke County Berryville, VA	44810 Saranac Street Ashburn, Loudoun County, VA	Pending

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**Banks -- Applications Received and/or Acted Upon**

**Branch Relocations**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/21/14	United Bank Vienna, VA	From: 7535 Old Georgetown Road Bethesda, MD To: 7845 Wisconsin Avenue Bethesda, MD	Approved 02/06/14
03/17/14	Monarch Bank Chesapeake, VA	From: 4097 Ironbound Road, Suite C James City County, VA To: 5235 Monticello Avenue James City County, VA	Approved 03/31/14
04/11/14	WashingtonFirst Bank Reston, VA	From: 1051 Elden Street Herndon, Fairfax County, VA To: 13081 Worldgate Drive Herndon, Fairfax County, VA	Approved 04/25/14
05/12/14	Branch Banking and Trust Company Winston-Salem, NC	From: 7716 Telegraph Road Hayfield, Fairfax County, VA To: 7915 Heneska Loop Alexandria, Fairfax County, VA	Pending
07/25/14	Monarch Bank Chesapeake, VA	From: 4216 Virginia Beach Boulevard City of Virginia Beach, VA To: 4525 Columbus Street City of Virginia Beach, VA	Approved 08/14/14
09/18/14	MainStreet Bank Fairfax, VA	From: 6832 Old Dominion Drive, Suite 105 McLean, Fairfax County, VA To: 1354 Old Chain Bridge Road McLean, Fairfax County, VA	Approved 10/03/14
09/24/14	Bank of Botetourt Troutville, VA	From: U.S. Route 220 Daleville, Botetourt County, VA To: 140 Town Center Street Daleville, Botetourt County, VA	Approved 10/06/14
10/02/14	Union First Market Bank Ruther Glen, VA	From: 1220 Sycamore Square Drive Midlothian, Chesterfield County, VA To: 200 Charter Colony Parkway Midlothian, Chesterfield County, VA	Approved 10/14/14
10/06/14	Branch Banking and Trust Company Winston-Salem, NC	From: 5105 Westfields Boulevard Centreville, Fairfax County, VA To: 5679 Stone Road Centreville, Fairfax County, VA	Pending
10/23/14	Sonabank Warrenton, VA	From: 2807 Chesapeake Beach Road West Dunkirk, MD To: 137 E. Chesapeake Beach Road Owings, MD	Approved 11/10/14



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**Banks -- Status Changes**

**Mergers**

January	31	United Bank, Vienna, VA merged into it Virginia Commerce Bank
March	07	Cardinal Bank, McLean, VA merged into it Business Bank, The
March	22	Citizens and Farmers Bank, West Point, VA merged into it Central Virginia Bank
May	09	Union First Market Bank, Ruther Glen, VA merged into it StellarOne Bank
June	30	Xenith Bank, Richmond, VA merged into it Colonial Virginia Bank
July	31	Sonabank, Warrenton, VA merged into it Prince George's Federal Savings Bank
August	31	Hanmi Bank, Los Angeles, CA merged into it United Central Bank
October	31	EagleBank, Inc., Bethesda, MD merged into it Virginia Heritage Bank
November	14	EVB, Tappahannock, VA merged into it Virginia Company Bank

**Branch Openings**

January	21	Union First Market Bank, Ruther Glen, VA opened a branch office at 9605 Gayton Road, Henrico County, VA
January	27	MCNB Bank and Trust Co., Welch, WV opened a branch office at 3102 Cedar Valley Drive, Richlands, VA
February	10	First Bank and Trust Company, The, Lebanon, VA opened a branch office at 7305 Peppers Ferry Boulevard, Fairlawn, Pulaski County, VA
February	19	WashingtonFirst Bank, Reston, VA opened a branch office at 14941 Shady Grove Road, Rockville, MD
March	03	WashingtonFirst Bank, Reston, VA opened a branch office at 1051 Elden Street, Herndon, Fairfax County, VA
March	03	WashingtonFirst Bank, Reston, VA opened a branch office at 21430 Cedar Drive, Unit 100, Sterling, Loudoun County, VA
March	24	Citizens Bank and Trust Company, Blackstone, VA opened a branch office at 12101 Olivers Way, Chester, Chesterfield County, VA
March	25	Essex Bank, Henrico, VA opened a branch office at 1835 West Street, Annapolis, MD
April	03	Virginia Heritage Bank, Vienna, VA opened a branch office at 4040 North Fairfax Drive, Suite 100, Arlington County, VA
April	07	Essex Bank, Henrico, VA opened a branch office at 9954 Mayland Drive, Henrico County, VA
April	14	Citizens Community Bank, South Hill, VA opened a branch office at 851 South Beckford Drive, Suite A, Henderson, NC
April	21	Blue Ridge Bank, Inc., Luray, VA opened a branch office at 563 Neff Avenue, Suite B, City of Harrisonburg, VA
May	19	John Marshall Bank, Reston, VA opened a branch office at 1330 New Hampshire Avenue, NW, Suite 111, Washington, DC
June	09	Fauquier Bank, The, Warrenton, VA opened a branch office at 7485 Limestone Drive, Gainesville, Prince William County, VA
June	12	Towne Bank, Suffolk, VA opened a branch office at 7500 Granby Street, Norfolk, City of Norfolk, VA
June	13	First Capital Bank, Glen Allen, VA opened a branch office at 13201 Rittenhouse Drive, Midlothian, Chesterfield County, VA

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**Banks -- Status Changes**

**Branch Openings**

June	18	Shore Bank, Onley, VA opened a branch office at 9748 Stephen Decatur Highway, Unit 112, Ocean City, MD
June	19	Freedom Bank of Virginia, The, Fairfax, VA opened a branch office at 11700 Plaza America Drive, Suite 110, Reston, VA
July	01	Towne Bank, Suffolk, VA opened a branch office at 2808 South Croatan Highway, Nags Head, NC
July	01	Bank of Lancaster, Kilmarnock, VA opened a branch office at 6800 Paragon Place, Suite 650, Henrico County, VA
July	01	Benchmark Community Bank, Kenbridge, VA opened a branch office at 12335 Wake Union Church Road, Unit 206, Wake Forest, NC
July	21	Park Sterling Bank, Charlotte, NC opened a branch office at 9020 Stony Point Parkway, Suite 350, City of Richmond, VA
July	21	Bank of Virginia, Midlothian, VA opened a branch office at 2000 Snead Avenue, City of Colonial Heights, VA
July	21	United Bank, Vienna, VA opened a branch office at 96 Main Street, Standardsville, Greene County, VA
July	28	HomeTown Bank, Roanoke, VA opened a branch office at 852 West Main Street, City of Salem, VA
July	28	Bank of Virginia, Midlothian, VA opened a branch office at 15000 Hull Street Road, Chesterfield County, VA
August	14	Branch Banking and Trust Company, Winston-Salem, NC opened a branch office at 1425 West Main Street, Salem, VA
September	22	Bank of Charles Town, Charles Town, WV opened a branch office at 2 West Washington Street, Middleburg, VA
October	01	Fauquier Bank, The, Warrenton, VA opened a branch office at 8780 Centreville Road, City of Manassas, VA
October	06	WashingtonFirst Bank, Reston, VA opened a branch office at 1356 Chain Bridge Road, McLean, Fairfax County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 1001 Bob White Boulevard, Pulaski, Pulaski County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 704 Independence Boulevard, Mount Airy, NC
October	24	First Community Bank, Bluefield, VA opened a branch office at 148 North Main Street, Hillsville, Carroll County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 1900 South Main Street, Blacksburg, Montgomery County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 210 East Main Street, Wytheville, Wythe County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 173 East Water Street, Gate City, Scott County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 271 West Main Street, Abingdon, Washington County, VA
October	24	First Community Bank, Bluefield, VA opened a branch office at 135 West Jackson Street, Gate City, Scott County, VA

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**Banks -- Status Changes**

**Branch Openings**

November	03	Bank of Lancaster, Kilmarnock, VA opened a branch office at 5711 Patterson Avenue, City of Richmond, VA
November	10	Cardinal Bank, McLean, VA opened a branch office at 7905 Heritage Village Plaza, Gainesville, Prince William County, VA
December	15	Cardinal Bank, McLean, VA opened a branch office at 5335 Lee Highway, Arlington County, VA

**Main Office Redesignations**

March	26	Freedom Bank of Virginia, The, Fairfax, VA redesignated its main office from 502 Maple Avenue West, Vienna, Fairfax County, VA to 10555 Main Street, Suite 100, City of Fairfax, VA
April	07	Essex Bank, Henrico, VA redesignated its main office from 1325 Tappahannock Boulevard, Tappahannock, Essex County, VA to 9954 Mayland Drive, Suite 2100, Henrico County, VA
May	09	Village Bank, Midlothian, VA redesignated its main office from 15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA to 13531 Midlothian Turnpike, Midlothian, Chesterfield County, VA

**Branch Relocations**

January	02	Sonabank, Warrenton, VA relocated a branch office from 11834 Rockville Pike, Rockville, MD to 11200 Rockville Pike, Rockville, MD
February	20	United Bank, Vienna, VA relocated a branch office from 7535 Old Georgetown Road, Bethesda, MD to 7845 Wisconsin Avenue, Bethesda, MD
April	28	Monarch Bank, Chesapeake, VA relocated a branch office from 4097 Ironbound Road, Suite C, James City County, VA to 5235 Monticello Avenue, James City County, VA
May	31	Manufacturers and Traders Trust Company, Buffalo, NY relocated a branch office from 526 East Market Street, Leesburg, Loudoun County, VA to 341 East Market Street, Leesburg, Loudoun County, VA
June	30	WashingtonFirst Bank, Reston, VA relocated a branch office from 1051 Elden Street, Herndon, Fairfax County, VA to 13081 Worldgate Drive, Herndon, Fairfax County, VA
August	25	Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 13927 Jefferson Davis Highway, Woodbridge, Prince William County, VA to 14091 Jefferson Davis Highway, Woodbridge, Prince William County, VA
November	07	Union First Market Bank, Ruther Glen, VA relocated a branch office from 1220 Sycamore Square Drive, Midlothian, Chesterfield County, VA to 200 Charter Colony Parkway, Midlothian, Chesterfield County, VA
November	07	Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 5105 Westfields Boulevard, Centreville, Fairfax County, VA to 5679 Stone Road, Centreville, Fairfax County, VA
November	10	Sonabank, Warrenton, VA relocated a branch office from 2807 Chesapeake Beach Road West, Dunkirk, MD to 137 E. Chesapeake Beach Road, Owings, MD
November	24	MainStreet Bank, Fairfax, VA relocated a branch office from 6832 Old Dominion Drive, Suite 105, McLean, Fairfax County, VA to 1354 Old Chain Bridge Road, McLean, Fairfax County, VA
December	08	Branch Banking and Trust Company, Winston-Salem, NC relocated a branch office from 7716 Telegraph Road, Hayfield, Fairfax County, VA to 7915 Heneska Loop, Alexandria, Fairfax County, VA

**Branch Closings**

January	13	First Community Bank, Bluefield, VA closed its branch office at 431 South Main Street, City of Emporia, VA
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**Banks -- Status Changes**

**Branch Closings**

February	21	WashingtonFirst Bank, Reston, VA closed its branch office at 1500 K Street, NW, Washington, DC
February	28	First Community Bank, Bluefield, VA closed its branch office at 5734 Hopkins Road, Chesterfield County, VA
March	14	Cardinal Bank, McLean, VA closed its branch office at 14000 Jefferson Davis Highway, Woodbridge, Prince William County, VA
March	21	Citizens Bank and Trust Company, Blackstone, VA closed its branch office at 10001 Courtview Lane, Chesterfield County, VA
April	04	First Community Bank, Bluefield, VA closed its branch office at 6109 Brashier Boulevard, Mechanicsville, Hanover County, VA
April	11	First Community Bank, Bluefield, VA closed its branch office at 1455 River Ridge Drive, Clemmons, NC
April	18	First Community Bank, Bluefield, VA closed its branch office at 20209 West Catawba Avenue, Cornelius, NC
April	25	First Community Bank, Bluefield, VA closed its branch office at 221 Howard Avenue, Mullens, WV
April	25	Cardinal Bank, McLean, VA closed its branch office at 3434 N. Washington Boulevard, Arlington County, VA
May	02	First Community Bank, Bluefield, VA closed its branch office at 5756 Highway 11 East, Piney Flats, TN
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 11450 Robious Road, Chesterfield County, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 1611 Hershberger Road, NW, City of Roanoke, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 5711 Patterson Avenue, City of Richmond, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 1391 S. High Street, City of Harrisonburg, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 1016 Charles Street, City of Fredericksburg, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 300 Preston Avenue, City of Charlottesville, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 25 Greenbank Road, Stafford County, VA
May	09	Union First Market Bank, Ruther Glen, VA closed its branch office at 4210 Plank Road, Spotsylvania County, VA
May	09	Union First Market Bank, Ruther Glen, VA closed its branch office at 4540 Lafayette Boulevard, Spotsylvania County, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 4203 Electric Road, Roanoke County, VA
May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 2280 Kraft Drive, Suite 1000, Blacksburg, Montgomery County, VA
May	09	Cardinal Bank, McLean, VA closed its branch office at 1650 Tysons Boulevard, Suite 100, McLean, Fairfax County, VA
May	09	Village Bank, Midlothian, VA closed its branch office at 15521 Midlothian Turnpike, Midlothian, Chesterfield County, VA
May	09	Village Bank, Midlothian, VA closed its branch office at 13521 Waterford Place, Chesterfield County, VA

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**Banks -- Status Changes**

**Branch Closings**

May	09	StellarOne Bank, Christiansburg, VA closed its branch office at 18121 Jefferson Davis Highway, Ruther Glen, Caroline County, VA
May	09	Union First Market Bank, Ruther Glen, VA closed its branch office at 1700 Seminole Trail, Albemarle County, VA
May	16	Fauquier Bank, The, Warrenton, VA closed its branch office at 9071 Center Street, City of Manassas, VA
May	16	Cardinal Bank, McLean, VA closed its branch office at 45975 Nokes Boulevard, Suite 130, Sterling, Loudoun County, VA
May	19	John Marshall Bank, Reston, VA closed its branch office at 4315 50th Street, NW, Suite 4, Washington, DC
May	30	Cardinal Bank, McLean, VA closed its branch office at 44933 George Washington Boulevard, Suite 100, Ashburn, Loudoun County, VA
June	20	WashingtonFirst Bank, Reston, VA closed its branch office at 11730 Plaza America Drive, Reston, Fairfax County, VA
June	27	Bank of Clarke County, Berryville, VA closed its branch office at 3360 Valley Avenue, Frederick County, VA
June	30	Towne Bank, Suffolk, VA closed its branch office at 3105 N. Croatan Road, Kill Devil Hills, NC
July	10	United Bank, Vienna, VA closed its branch office at 3050 Military Road, N.W., Washington, DC
July	18	United Bank, Vienna, VA closed its branch office at 8260 Seminole Trail, Ruckersville, Greene County, VA
August	01	Monarch Bank, Chesapeake, VA closed its branch office at 2999 Corporate Lane, Suite B8, City of Suffolk, VA
August	29	Cardinal Bank, McLean, VA closed its branch office at 11150 Sunset Hills Road, Reston, Fairfax County, VA
October	31	New Peoples Bank, Inc., Honaker, VA closed its branch office at 427 Main Street, Bland, Bland County, VA
October	31	New Peoples Bank, Inc., Honaker, VA closed its branch office at 600 Trent Street, City of Norton, VA
October	31	New Peoples Bank, Inc., Honaker, VA closed its branch office at 108 Fisher Road, Jonesville, Lee County, VA
October	31	New Peoples Bank, Inc., Honaker, VA closed its branch office at 3996 Coal Heritage Road, Bluewell, WV
December	12	First Community Bank, Bluefield, VA closed its branch office at Main and Caston Streets NW, Heath Springs, SC
December	12	First Community Bank, Bluefield, VA closed its branch office at 111 Strawberry Boulevard, Chadbourn, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 3178 Holden Beach Road SW, Holden, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 7290-17 Beach Drive SW, Ocean Isle Beach, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 105 Hickman Road, Tabor City, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 4945 Southport Supply Road, Southport, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 4949 Main Street, Shallotte, NC

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**Banks -- Status Changes**

**Branch Closings**

December	12	First Community Bank, Bluefield, VA closed its branch office at 200 Smith Avenue, Shalotte, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 701 North Howe Street, Southport, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 110 North J.K. Powell Boulevard, Whiteville, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 306 S. Poplar Street, Elizabethtown, NC
December	12	First Community Bank, Bluefield, VA closed its branch office at 1230 16th Avenue, Conway, SC
December	12	First Community Bank, Bluefield, VA closed its branch office at 1180 Highway 17, Little River, SC
December	29	United Bank, Vienna, VA closed its branch office at 1275 Pennsylvania Avenue, N. W., Washington, DC

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**Banks -- List by Name**

**Bank of Botetourt**

P O Box 339  
Troutville 24175-0615  
C.E.O.- G. Lyn Hayth, III, President  
Cashier- Michelle A. Crook, Chief Financial Officer

*Offices*

Botetourt County  
19747 Main Street, Buchanan \*  
670 Roanoke Road, Daleville  
58 Railroad Avenue, Eagle Rock  
60 Lee Highway North, Troutville  
Franklin County  
51 Firstwatch Drive, Moneta  
Roanoke County  
3801 Challenger Avenue, Roanoke  
3130 Peters Creek Road NW  
Rockbridge County  
5905 N. Lee Highway, Fairfield  
9 Lloyd Tolley Road, Natural Bridge Station  
65 East Midland Trail

**Bank of Charlotte County, The**

P O Box 336  
Phenix 23959-0336  
C.E.O.- Bobby A. Howard, President  
Cashier- John L. Pillow

*Offices*

Campbell County  
308 Lynchburg Avenue, Brookneal  
Charlotte County  
Main Street, Charlotte Courthouse  
26 King Street, Keysville  
101 Berkley Street, Phenix \*

**Bank of Clarke County**

P O Box 391  
Berryville 22611-0391  
C.E.O.- John R. Milleson, President  
Cashier- Kathleen J. Chappell, Chief Financial Officer

*Offices*

City of Winchester  
202 North Loudoun Street  
2555 Pleasant Valley Road  
Clarke County  
2 East Main Street, Berryville \*  
400 McNeil Drive, Berryville  
108 West Main Street, Boyce  
Frederick County  
382 Fairfax Pike, Stephens City  
110 Crock Wells Mill Drive  
1460 North Frederick Pike  
1508 Senseny Road  
1879 Berryville Pike

**Bank of Clarke County (Continued)**

Loudoun County  
203 Hirst Road, Purcellville  
21 Main Street, Round Hill

**Bank of Fincastle, The**

P O Box 107  
Fincastle 24090-0107  
C.E.O.- John F. Kilby, Chairman of the Board  
Cashier- Michael J. Jasper, Chief Operating Officer  
*Offices*  
City of Bedford  
1387 American Way Court  
Botetourt County  
614 Lee Highway, Cloverdale  
1618 Roanoke Road, Daleville  
200 The Glebe Boulevard, Daleville  
SW corner of U.S. Route 220 and State Route 674,  
Daleville  
17 South Roanoke Street, Fincastle \*  
5192 Lee Highway S., Troutville  
98 Blue Ridge Boulevard

**Bank of Floyd**

P O Box 215  
Floyd 24091-0215  
C.E.O.- Michael D. Larowe, President  
Cashier- J. Alan Dickerson, Chief Financial Officer

*Offices*

City of Salem  
1634 West Main Street  
Carroll County  
185 South Main Street, Hillsville  
Floyd County  
101 Jacksonville Circle, Floyd \*  
Northeast corner of U.S. Highway 221 and Conners  
Grove, Willis  
Montgomery County  
2145 Roanoke Street, Christiansburg  
Pulaski County  
7349 Peppers Ferry Boulevard, Fairlawn  
Roanoke County  
4094 Postal Drive

**Bank of Hampton Roads, The**

641 Lynnhaven Parkway  
Virginia Beach 23452-7307  
C.E.O.- Douglas J. Glenn, President  
Cashier- Steven Theobald, Chief Financial Officer

*Offices*

City of Chesapeake  
1500 Mt Pleasant Road  
201 Volvo Parkway  
239 Battlefield Boulevard South

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**Banks -- List by Name**

**Bank of Hampton Roads, The (Continued)**

City of Chesapeake  
4108 Portsmouth Boulevard  
712 Liberty Street  
852 N. George Washington Highway  
City of Norfolk  
4037 East Little Creek Road  
539 21st Street  
999 Waterside Drive, Suite 101  
City of Richmond  
5300 Patterson Avenue  
City of Suffolk  
2825 Godwin Boulevard  
City of Virginia Beach  
1580 Laskin Road  
2098 Princess Anne Road  
3001 Shore Drive  
5472 Indian River Road  
641 Lynnhaven Parkway, Suite 101 \*  
Pembroke One Building, Suite 100, 281 Independence  
Boulevard  
Albemarle County  
204 Albemarle Square  
Chesterfield County  
13804 Hull Street, Midlothian  
Greensville County  
100 Dominion Drive  
Henrico County  
12090 West Broad Street  
8209 West Broad Street  
North Carolina  
322 South Broad Street, Edenton  
1145 North Road Street, Elizabeth City  
1404 West Ehringhaus Street, Elizabeth City  
5406 North Croatan Highway, Kitty Hawk  
100 Moyock Commons Drive, Moyock

**Bank of Lancaster**

P O Box 1869  
Kilmarnock 22482-1869  
C.E.O.- Randal R. Greene, President  
Cashier- Deborah M. Evans, Chief Financial Officer  
*Offices*  
City of Richmond  
5711 Patterson Avenue, Richmond  
Henrico County  
6800 Paragon Place, Suite 650  
Lancaster County  
100 Main Street, Kilmarnock \*  
Lancaster Square Shopping Center, North Main Street,  
Kilmarnock  
State Route 3, Ice House Field Shopping Center, White  
Stone  
Northumberland County  
15104 Northumberland Highway, Burgess

**Bank of Lancaster (Continued)**

Northumberland County  
Routes 202 and 360, Callao  
Richmond County  
610 West Richmond Road, Warsaw  
Westmoreland County  
680 McKinney Boulevard, Colonial Beach  
Route 3 Kings Highway, Montross

**Bank of Marion, The**

P O Box 1067  
Marion 24354-1067  
C.E.O.- John E. Stringer, President  
Cashier- Christopher B. Snodgrass, Chief Financial Officer  
*Offices*  
City of Bristol  
2975 Lee Highway  
Russell County  
36 Library Drive, Honaker  
Scott County  
196 East Jackson Street, Gate City  
2768 US Highway 23 North, Weber City  
Smyth County  
1155 E. Lee Highway, Chilhowie  
101 East Main Street, Marion  
102 West Main Street, Marion \*  
1026 S. Main Street, Marion  
1600 North Main Street, Marion  
101 Bank Street, Saltville  
Washington County  
201 Valley Street, Abingdon  
744 Beaver Dam Avenue, Suite A, Damascus  
656 S. Monte Vista Drive, Glade Spring  
Wythe County  
787 Fort Chiswell Road, Suite 7, Max Meadows  
512 North Main Street, Rural Retreat  
Tennessee  
2867 Boones Creek Road, Johnson City

**Bank of McKenney**

P O Box 370  
McKenney 23872-0370  
C.E.O.- Richard M. Liles, President  
Cashier- Philip Cardwell, Chief Financial Officer  
*Offices*  
City of Colonial Heights  
3115 Boulevard  
Chesterfield County  
200 Johnson Creek, Chester  
6300 River Road, Matoaca  
Dinwiddie County  
20701 First Street, McKenney \*  
13812 Boydton Plank Road  
U.S. Highway 460 and State Route 684



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**Banks -- List by Name**

**Bank of McKenney (Continued)**

Prince George County  
4700 Owens Way

**Bank of Southside Virginia, The**

P O Box 40

Carson 23830-0040

C.E.O.- J. Peter Clements, President

Cashier- Carol C. Chappell

*Offices*

City of Colonial Heights  
764 East Ellerslie Ave

City of Franklin

Southampton Shopping Center, 1310 Armory Drive

City of Petersburg

2703 South Crater Road

Chesterfield County

4310 W. Hundred Road, Chester

Dinwiddie County

17208 Halligan Park Road, Carson \*

14003 Boydton Plank Road

U.S. Route 1 and State Route 226

Greensville County

U.S. Route 58 & State Route 686

Isle of Wight County

115 Main Street, Smithfield

Prince George County

6400 Courthouse Road

Southampton County

18207 Virginia Avenue, Boykins

23003 Main Street, Capron

Sussex County

Main Street, Stony Creek

630 N. County Drive, Wakefield

Jarrett Avenue

**Bank of Virginia**

11730 Hull Street Road

Midlothian 23112-0028

C.E.O.- Jack C. Zoeller, Chairman of the Board

Cashier- Mark A. Severson, Chief Financial Officer

*Offices*

City of Colonial Heights

2000 Snead Avenue

Chesterfield County

4023 West Hundred Road, Chester

11730 Hull Street Road, Midlothian \*

15000 Hull Street Road

906 Branchway Road

Henrico County

10501 Patterson Avenue

**Bank of the James**

828 Main Street

Lynchburg 24504

C.E.O.- Robert R. Chapman, III, President

Cashier- J. Todd Scruggs, Chief Financial Officer

*Offices*

City of Bedford

1405 Ole Dominion Boulevard

City of Lynchburg

4935 Boonsboro Road, Suite C

501 V.E.S. Road

5204 Fort Avenue

615 Church Street

828 Main Street \*

Amherst County

164 South Main Street, Amherst

4698 S. Amherst Highway, Madison Heights

Bedford County

17000 Forest Road, Forest

Campbell County

1110 Main Street, Altavista

**Benchmark Community Bank**

P O Box 569

Kenbridge 23944-0569

C.E.O.- Michael O. Walker, President

Cashier- Edwin Neil Burke, Chief Financial Officer

*Offices*

Brunswick County

220 W. Fifth Avenue, Lawrenceville

Halifax County

290 South Main Street, Halifax

1135 Huell Matthews Highway, South Boston

Lunenburg County

100-102 South Broad Street, Kenbridge \*

1910 Main Street, Victoria

Mecklenburg County

845 E. Second Street, Chase City

133 College Street, Clarksville

905 North Mecklenburg Avenue, South Hill

Nottoway County

400 Church Street, Blackstone

1500-1508 W. Virginia Avenue, Crewe

Prince Edward County

East Third Street & South Street, Farmville

Southwest Corner of Main Street and Milnwood Road,  
Farmville

North Carolina

12335 Wake Union Church Road, Unit 206, Wake  
Forest

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**Banks -- List by Name**

**Blue Grass Valley Bank, The**

P. O. Box 6  
Blue Grass 24413-0006  
C.E.O.- Anthony E. Crane, Cashier

*Offices*

Highland County  
6 Main Street, Blue Grass \*  
South Side of East Main Street, two blocks east of U.S.  
Route 220, Monterey

**Blue Ridge Bank, Inc.**

P O Box 609  
Luray 22835-0609  
C.E.O.- Brian K. Plum, President  
Cashier- Amanda Story, Chief Financial Officer

*Offices*

City of Harrisonburg  
563 Neff Avenue, Suite B  
Albemarle County  
1807 Seminole Trail  
Page County  
17 West Main Street, Luray \*  
600 S. 3rd Street, Shenandoah  
Rockingham County  
9972 Spotswood Trail, McGaheysville

**Burke & Herbert Bank & Trust Company**

P O Box 268  
Alexandria 22313-0268  
C.E.O.- Edmund Hunt Burke, Chairman of the Board  
Cashier- Jeffrey L. Stryker, Chief Financial Officer

*Offices*

City of Alexandria  
100 South Fairfax Street \*  
155 North Paxton Street  
1705 Fern Street  
1775 Jamieson Avenue  
306 East Monroe Avenue  
621 King Street  
City of Falls Church  
225 West Broad Street  
City of Manassas  
9103 Centreville Road  
Arlington County  
3030 Clarendon Boulevard  
500 South 23rd Street  
Fairfax County  
4235 Annandale Road, Annandale  
9516 Old Keene Mill Road, Burke  
14122 Lee Highway, Centreville  
6705 Whittier Avenue, McLean  
6200 Backlick Road, Springfield  
302 Maple Avenue West, Vienna  
2604 Sherwood Hall Lane

**Burke & Herbert Bank & Trust Company (Continued)**

Fairfax County  
5519 Franconia Road  
5705 Seminary Road  
5731 Telegraph Road  
6210 Interparcel Road  
8736-38 Cooper Road  
Prince William County  
Northeast Corner of U.S. Route 1 and Wayside Drive,  
Dumfries  
14008 Smoketown Road, Woodbridge  
4605 Daisy Reid Avenue

**Cardinal Bank**

8270 Greensboro Drive, Suite 500  
McLean 22102  
C.E.O.- Bernard H. Clineburg, Chairman of the Board  
Cashier- Mark A. Wendel, Chief Financial Officer

*Offices*

City of Alexandria  
1737 King Street  
697 North Washington Street  
City of Fairfax  
10641 Lee Highway  
City of Fredericksburg  
501 C Jefferson Davis Highway  
City of Manassas  
9626 Center Street  
Arlington County  
2100 North Glebe Road  
2505 Wilson Boulevard  
4300 Wilson Boulevard, Suite 102  
5335 Lee Highway  
6402 Williamsburg Boulevard  
Fairfax County  
4115 Annandale Road, Annandale  
14000 Sullyfield Circle, Chantilly  
5766 Union Mill Road, Clifton  
199 Elden Street, Herndon  
1313 Dolley Madison Boulevard, McLean  
1451 Dolley Madison Boulevard, McLean  
1750 Tyson's Boulevard, Suite 100, McLean  
8270 Greensboro Drive, McLean \*  
8270 Greensboro Drive, Suite 500, McLean  
1900 Centennial Park Drive, Reston  
133 Maple Avenue, Unit 100, Vienna  
10695 Braddock Road  
4100 Monument Corner Drive  
Loudoun County  
20 Catocin Circle, S. E., Leesburg  
440 East Main Street, Purcellville  
46005 Regal Plaza, Suite 180, Sterling  
Prince William County  
7905 Heritage Village Plaza, Gainesville

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**Banks -- List by Name**

**Cardinal Bank (Continued)**

Prince William County  
13870 Smoketown Road, Woodbridge  
Stafford County  
289 Garrisonville Road  
District of Columbia  
1776 K Street, N.W., Washington  
1825 Wisconsin Avenue, NW, Washington  
Maryland  
7315 Wisconsin Avenue, Bethesda  
1807 Rockville Pike, Rockville

**Carter Bank & Trust**

1300 Kings Mountain Road  
Martinsville 24112-7268  
C.E.O.- Worth Harris Carter, Jr., Chairman of the Board  
Cashier- Jane Ann Davis, Chief Financial Officer

*Offices*

City of Bedford  
1621 Forest Road  
550 Blue Ridge Avenue  
City of Bristol  
18 Midway Street  
City of Charlottesville  
1113 5th Street SW  
800 Gardens Boulevard  
City of Danville  
110 South Market Street  
140 Kentuck Road  
141 Westover Drive  
3060 North Main Street  
903 South Main Street  
City of Emporia  
701 North Main Street  
City of Galax  
118 North Main Street  
543 East Stuart Drive  
City of Harrisonburg  
2169 South Main Street  
75 North Mason Street  
City of Lynchburg  
1728 Graves Mill Road  
2018 Tate Springs Road  
3515 Campbell Avenue  
City of Martinsville  
4 East Commonwealth Boulevard \*  
City of Radford  
1900 East Main Street  
City of Roanoke  
1722 Hershberger Road NW  
2657 Peters Creek Road NW  
3132 Electric Road SW  
4143 Franklin Road SW  
4806 Hollins Road NW

**Carter Bank & Trust (Continued)**

City of Roanoke  
616 9th Street SE  
City of Salem  
1400 Electric Road  
City of Staunton  
478 Frontier Drive  
City of Waynesboro  
2701 West Main Street  
Albemarle County  
4430 Ivy Road  
Amherst County  
221 Ambriar Drive, Amherst  
4498 South Amherst Highway, Madison Heights  
Augusta County  
2782 Stuarts Draft Highway, Stuarts Draft  
81 Franklin Street, Weyers Cave  
Bath County  
9008 Sam Snead Highway, Hot Springs  
Bedford County  
8334 Moneta Road  
Botetourt County  
2728 Lee Highway South, Troutville  
721 Blue Ridge Boulevard  
Campbell County  
3203 Waterlick Road  
Carroll County  
220 Main Street, Hillsville  
Craig County  
300 Main Street, New Castle  
Culpeper County  
806 Nottingham Street, Culpeper  
Floyd County  
213 North Locust Street, Floyd  
Franklin County  
50 Boones Mill Road, Boones Mill  
9440 Franklin Street, Ferrum  
135 Scruggs Road, Moneta  
400 Franklin Street, Rocky Mount  
Grayson County  
449 East Main Street, Independence  
Halifax County  
222 Main Street, South Boston  
4013 Halifax Road, South Boston  
Henry County  
11020 Virginia Avenue, Bassett  
2770 Riverside Drive, Bassett  
128 Paul Street, Collinsville  
4259 Appalachian Drive, Fieldale  
166 Horsepasture Price Road, Ridgeway  
140 Tensbury Drive  
6142 A.L. Philpott Highway  
Mecklenburg County  
749 East 2nd Street, Chase City  
1002 Virginia Avenue, Clarksville

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**Banks -- List by Name**

**Carter Bank & Trust (Continued)**

Mecklenburg County  
302 East Atlantic Street, South Hill

Montgomery County  
105 King Street, Blacksburg  
200 College Street NW, Christiansburg  
370 Arbor Drive, Christiansburg

Patrick County  
4952 Ararat Highway, Ararat  
125 East Blue Ridge Street, Stuart  
9747 Woolwine Highway, Woolwine

Pittsylvania County  
5406 U.S. 29 North, Blairs  
140 South Main Street, Chatham  
307 South Main Street, Gretna

Prince William County  
12791 Harbor Drive, Lake Ridge  
12912 Fitzwater Drive, Nokesville  
8402 Sudley Road

Pulaski County  
998 Memorial Drive, Pulaski

Roanoke County  
1111 East Washington Avenue, Vinton

Rockbridge County  
116 East Midland Trail

Rockingham County  
317 North Main Street, Bridgewater

Russell County  
82 E. Main Street, Lebanon

Spotsylvania County  
10407 Courthouse Road, Spotsylvania  
1204 Bragg Road

Stafford County  
175 Warrenton Road, Falmouth  
2155 Jefferson Davis Highway, Stafford  
55 Worth Avenue, Stafford  
70 Chatham Heights Road

Tazewell County  
1082 Cedar Valley Drive, Cedar Bluff  
901 East Fincastle Turnpike, Tazewell

Washington County  
238 West Main Street, Abingdon  
27255 Lee Highway, Abingdon

Wise County  
3052 Fourth Avenue, St. Paul

Wythe County  
325 East Spring Street, Wytheville

North Carolina  
1425 North Fayetteville Street, Asheboro  
122 West Andrews Street, Bethel  
176 North Main Street, Bostic  
106 South Broad Street, Burlington  
1534 North Church Street, Burlington  
4251 North Roxboro Road, Durham  
630 Fagg Drive, Eden

**Carter Bank & Trust (Continued)**

North Carolina  
900 Washington Street, Eden  
123 Rowan Street, Fayetteville  
697 Country Club Drive, Fayetteville  
704 Oak Street, Forest City  
4004 West Wendover Avenue, Greensboro  
5715 High Point Road, Greensboro  
2100 West Arlington Boulevard, Greenville  
300 Dabney Drive Ext., Henderson  
821 4th Street Drive SW, Hickory  
345 North Bridge Street, Jonesville  
127 Main Street NW, Lenoir  
341 East Main Street, Lincolnton  
205 South Bickett Boulevard, Louisburg  
4601 Fayetteville Road, Lumberton  
604 North Chestnut Street, Lumberton  
231 East Plaza Drive, Mooresville  
301 Carbon City Road, Morganton  
507 Willow Street, Mount Airy  
215 North Center Street, Mt. Olive  
100 Turner Drive, Reidsville  
305 South Main Street, Reidsville  
823 North Main Street, Roxboro  
1001 South Horner Boulevard, Sanford  
2009 East Dixon Boulevard, Shelby  
101 East Raleigh Street, Siler City  
107 South Henry Street, Stoneville  
1606 Curtis Bridge Road, Wilkesboro  
200 Forest Hills Road, Wilson

**Chesapeake Bank**

P O Box 1419  
Kilmarnock 22482-1419  
C.E.O.- Jeffrey M. Szyperski, President  
Cashier- John H. Hunt, II, Chief Financial Officer

*Offices*

City of Williamsburg  
1229 Lafayette Street

Gloucester County  
6793 George Washington Memorial Hwy, Gloucester  
3029 George Washington Memorial Hwy, Hayes

James City County  
6619 Richmond Road, Lightfoot  
4492 John Tyler Highway  
5700 Williamsburg Landing Drive  
6000 Patriots Colony Drive

Lancaster County  
10 Lancaster Drive, Irvington  
King Carter Drive and Tavern Road, Irvington  
97 North Main Street, Kilmarnock \*  
State Routes 3 and 201, Lively

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**Banks -- List by Name**

**Chesapeake Bank (Continued)**

Mathews County  
State Routes 198 and 14, Mathews

**Citizens Bank and Trust Company**

126 South Main Street  
Blackstone 23824-1842  
C.E.O.- Joseph D. Borgerding, President  
Cashier- Geoffrey C. Warner, Chief Financial Officer

*Offices*

City of Colonial Heights  
497 Southpark Circle  
Amelia County  
State Route 38 & Church Street, Amelia  
Chesterfield County  
12101 Olivers Way, Chester  
Mecklenburg County  
622 E. Atlantic Street, South Hill  
Nottoway County  
101 N Main Street (D-I), Blackstone  
126 S Main Street, Blackstone \*  
State Routes 40 & 46, Blackstone  
Agnew Street & Namozine Avenue, Burkeville  
210 Carter Street, Crewe  
Prince Edward County  
1517 West Third Street, Farmville  
1712 S. Main Street, Farmville

**Citizens Community Bank**

P O Box 490  
South Hill 23970-1522  
C.E.O.- James R. Black, President  
Cashier- Vera H. Primm, Chief Financial Officer

*Offices*

Brunswick County  
4200 Gasburg Road, Gasburg  
Mecklenburg County  
581 Madison Street, Boydton  
800 North Mecklenburg Avenue, South Hill \*  
North Carolina  
851 South Beckford Drive, Suite A, Henderson  
778 Old Farm Road South, Roanoke Rapids

**Citizens and Farmers Bank**

P O Box 391  
West Point 23181-0391  
C.E.O.- Larry G. Dillon, Chairman of the Board  
Cashier- Thomas F. Cherry, President

*Offices*

City of Hampton  
1927 C&F Drive  
City of Newport News  
698 Town Center Drive

**Citizens and Farmers Bank (Continued)**

City of Williamsburg  
1167 Jamestown Road  
Chesterfield County  
4820 West Hundred Road, Chester  
13200 Midlothian Turnpike, Midlothian  
1400 Alverser Plaza, Midlothian  
2500 Promenade Parkway, Midlothian  
4901 Millridge Parkway East, Midlothian  
Cumberland County  
2288 Cartersville Road, Cartersville  
1422 Anderson Highway  
Goochland County  
12308 Patterson Avenue  
Hanover County  
7021 Mechanicsville Turnpike, Mechanicsville  
Henrico County  
100 East Williamsburg Road, Sandston  
State Route 5 and Strath Road, Varina  
3490 Lauderdale Drive  
8001 West Broad Street  
James City County  
N.E. Corner of U.S. Route 60 and State Route 607,  
Norge  
4780 Longhill Road  
King William County  
14th & Main Streets, West Point  
802 Main Street, West Point \*  
Middlesex County  
SW Corner of the Intersection of State Route 33 &  
State Route 227  
New Kent County  
U.S. Route 60 & State Route 155, Providence Forge  
State Route 249, Quinton  
Powhatan County  
2351 Anderson Highway, Powhatan  
2036 New Dorset Road  
York County  
2800 George Washington Memorial Hwy

**Community Bankers' Bank**

P O Box 268  
Midlothian 23113-0268  
C.E.O.- Howard F. Pisons  
Cashier- Stephen R. Kinnier, Chief Financial Officer

*Offices*

Chesterfield County  
2601 Promenade Parkway, Midlothian \*

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**Banks -- List by Name**

**Community Capital Bank of Virginia**

930 Cambria Street, N.E.  
Christiansburg 24073-1602  
C.E.O.- Jane N. Henderson, President  
Cashier- Clyde A. Cornett, Jr., Chief Financial Officer

*Offices*

City of Richmond  
100 West Franklin Street, Suite 200  
Montgomery County  
930 Cambria Street, N.E., Christiansburg \*

**EVb**

P O Box 1455  
Tappahannock 22560-1455  
C.E.O.- Joe A. Shearin, President  
Cashier- J. Adam Sothen, Chief Financial Officer

*Offices*

City of Colonial Heights  
3400 Boulevard  
City of Hampton  
2198 Coliseum Drive  
City of Newport News  
11801 Merchants Walk  
City of Williamsburg  
1430 Building 12 High Street  
Essex County  
307 Church Lane, Tappahannock \*  
Essex Square Shopping Center, 1665 Tappahannock  
Boulevard, Tappahannock  
Gloucester County  
7132 George Washington Memorial Hwy, Gloucester  
1953 George Washington Memorial Hwy., Gloucester  
Point  
Hanover County  
201 N. Washington Highway, Ashland  
8123 Mechanicsville Turnpike, Mechanicsville  
9495 Charter Gate Drive, Mechanicsville  
Henrico County  
8821 West Broad Street  
King William County  
20 Commerce Lane  
Lancaster County  
437 North Main Street, Kilmarnock  
Middlesex County  
16273-D General Puller Highway, Deltaville  
11290 General Puller Highway, Hartfield  
291 Virginia Street, Urbanna  
New Kent County  
2599 New Kent Highway, Quinton  
Northumberland County  
14954 Northumberland Highway, Burgess  
110 Northumberland Highway, Callao  
6958 Northumberland Highway, Heathsville  
Southampton County  
22241 Main Street, Courtland

**EVb (Continued)**

Southampton County  
22510 Linden Street, Courtland  
Surry County  
176 Colonial Trail East, Surry  
Sussex County  
209 West Main Street, Waverly  
233 South County Drive, Waverly

**Essex Bank**

9954 Mayland Dr., Suite 2100  
Henrico 23233-1482  
C.E.O.- Rex L. Smith, III, President  
Cashier- Bruce E. Thomas, Chief Financial Officer  
*Offices*  
Essex County  
1325 Tappahannock Boulevard, Tappahannock  
323 Prince Street, Tappahannock  
Goochland County  
1949 Sandy Hook Road, Goochland  
100 Broad Street Road, Manakin-Sabot  
Hanover County  
6315 Mechanicsville Pike, Mechanicsville  
Henrico County  
9954 Mayland Drive, Suite 2100\*  
9951 Brook Road, Glen Allen  
King William County  
U.S. Route 360, Central Garage  
1681 Main Street, West Point  
Louisa County  
217 East Main Street, Louisa  
Northumberland County  
14598 Northumberland Highway, Burgess  
654 Northumberland Highway, Callao  
Powhatan County  
2320 Anderson Highway, Powhatan  
Winterfield Place, 3740 Winterfield Road  
Rockbridge County  
744 North Lee Highway  
Maryland  
1835 West Street, Annapolis  
1460 Ritchie Highway, Arnold  
1000 Ingleside Avenue, Catonsville  
2120 Baldwin Avenue, Crofton  
7467 Annapolis Road, Landover Hills  
1101 Nelson Street, Rockville  
1230 Race Road, Rosedale

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**Banks -- List by Name**

**Farmers & Merchants Bank**

P O Box 1111  
Timberville 22853-1111  
C.E.O.- Dean W. Withers, President  
Cashier- Carrie Comer, Chief Financial Officer

*Offices*

City of Harrisonburg  
1085 Port Republic Road  
Page County  
1 East Luray Shopping Center, East Main Street, Luray  
Rockingham County  
100 Plaza Drive, Bridgewater  
State Route 259, Broadway  
127 West Rockingham Street, Elkton  
80 Cross Keys Road, Penn Laird  
205 South Main Street, Timberville \*  
Shenandoah County  
120 South Main Street, Edinburg  
161 South Main Street, Woodstock

**Farmers & Merchants Bank of Craig County, The**

P O Box 400  
New Castle 24127-0400  
C.E.O.- Sandra K. Dudding  
Cashier- Joann Hutchison, Chief Financial Officer

*Offices*

Craig County  
189 Main Street, New Castle \*  
N.W. Corner of Walnut & Court Street, New Castle

**Farmers Bank of Appomattox, The**

P O Box 216  
Appomattox 24522-0216  
C.E.O.- John R. Caldwell, President  
Cashier- Dawn S. Tolley, Chief Financial Officer

*Offices*

Appomattox County  
18 Main Street, Appomattox \*  
Triangle Plaza Shopping Center, Route 460,  
Appomattox  
Buckingham County  
Southeast corner of State Rt. 20 and U.S. Route 15,  
Dillwyn  
Campbell County  
Highway 24, Concord  
Prince Edward County  
1508 South Main Street, Farmville

**Farmers Bank, Windsor, Virginia**

P O Box 285  
Windsor 23487-0285  
C.E.O.- Richard J. Holland, Jr., Chairman of the Board  
Cashier- Kristy DeJarnette, Chief Financial Officer

*Offices*

City of Suffolk  
1008 West Washington Street  
3100 Godwin Boulevard  
6255 College Drive, Suite L  
Isle of Wight County  
1119 South Church Street, Smithfield  
50 E Windsor Boulevard, Windsor \*  
Southampton County  
28319 Southampton Parkway

**Farmers and Miners Bank**

41526 West Morgan Avenue  
Pennington Gap 24277-2319  
C.E.O.- Terry M. Estep, President  
Cashier- C. Shawn Moore, Chief Operating Officer

*Offices*

Dickenson County  
North side of State Route 83, 500 yards West of Brush  
Creek Road, Clintwood  
Lee County  
248 Station Creed Road, Ewing  
41526 West Morgan Avenue, Pennington Gap \*  
6489 Dr. Thomas Walker Road, Rose Hill  
Scott County  
2944 US Highway North, Weber City  
Wise County  
331 East Main Street, Wise

**Fauquier Bank, The**

10 Courthouse Square  
Warrenton 20186-2800  
C.E.O.- Randy K. Ferrell, President  
Cashier- Eric P. Graap, Chief Financial Officer

*Offices*

City of Manassas  
8780 Centreville Road  
Fauquier County  
6207 Station Drive, Bealeton  
Northeast corner of Rts 28 and 806, Catlett  
Northeast corner of the Intersection of Main Street and  
Loudoun Ave, The Plains  
10 Courthouse Square, Warrenton \*  
87 Lee Highway, Warrenton  
Southeast corner of the Intersection of U.S. Route 29  
and State Route 600  
Prince William County  
10260 Bristow Center Drive, Bristow Shopping Center,  
Bristow

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**Banks -- List by Name**

**Fauquier Bank, The (Continued)**

Prince William County  
7485 Limestone Drive, Gainesville  
15240 Washington Street, Haymarket  
8091 Sudley Road

**First Bank**

112 West King Street  
Strasburg 22657-2220  
C.E.O.- Scott C. Harvard, President  
Cashier- M. Shane Bell, Chief Financial Officer

*Offices*

City of Winchester  
1835 Valley Avenue  
Frederick County  
695 Fairfax Pike, Stephens City  
208 Crock Wells Mill Drive  
3143 Valley Pike

Shenandoah County  
5304 Main Street, Mt. Jackson  
112 West King Street, Strasburg \*  
496 North Main Street, Woodstock  
860 South Main Street, Woodstock

Warren County  
1717 Shenandoah Avenue, Front Royal  
508 North Commerce Avenue, Front Royal

**First Bank and Trust Company, The**

P O Box 457  
Lebanon 24266-0457  
C.E.O.- William H. Hayter, President  
Cashier- W. Mark Nelson, Chief Financial Officer

*Offices*

City of Bristol  
1419 West State Street  
38 East Valley Drive

City of Harrisonburg  
120 University Boulevard

City of Norton  
1026 Park Avenue

City of Staunton  
1030 Richmond Road

Augusta County  
1563 Commerce Road, Verona  
851 Lew Dewitt Boulevard

Bedford County  
17011 Forest Road, Forest

Montgomery County  
150 Peppers Ferry Road, Christiansburg

Pulaski County  
7305 Peppers Ferry Boulevard, Fairlawn

Rockingham County  
610 North Main Street, Unit B

**First Bank and Trust Company, The (Continued)**

Russell County  
236 West Main Street, Lebanon \*  
970 East Main Street, Lebanon  
Washington County  
933 East Main Street, Abingdon  
Intersection of US Routes 19 and 11

Wise County  
303 West Main Street

Wythe County  
1290 N. 4th Street, Wytheville

Tennessee  
1314 Volunteer Parkway, Bristol  
2100 Forest Drive, Gray  
1185 North State of Franklin Road, Johnson City  
1108 East Stone Drive, Kingsport

**First Capital Bank**

4222 Cox Road, Suite 200  
Glen Allen 23060-3332  
C.E.O.- Robert G. Watts Jr., President  
Cashier- William Ranson

*Offices*

City of Richmond  
1776 Staples Mill Road  
7100 Three Chopt Road  
One James Center, 901 East Cary St.

Chesterfield County  
13201 Rittenhouse Drive, Midlothian  
1580 Koger Center Boulevard  
2810 Buford Road

Hanover County  
409 South Washington Highway, Ashland

Henrico County  
11001 West Broad Street, Glen Allen \*

**First Community Bank**

P O Box 989  
One Community Place  
Bluefield 24605-0989  
C.E.O.- Gary R. Mills  
Cashier- David D. Brown, Chief Financial Officer

*Offices*

City of Emporia  
125 West Atlantic Street

Carroll County  
148 North Main Street, Hillsville

Chesterfield County  
14441 Sommerville Court, Midlothian

11400 Midlothian Turnpike  
6951 Commons Plaza

9310 Midlothian Turnpike  
Dickenson County  
320 Chase Street, Clintwood



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**Banks -- List by Name**

**First Community Bank (Continued)**

Henrico County  
10820 West Broad Street, Glen Allen  
2702 North Parham Road  
900 North Parham Road  
Montgomery County  
1900 South Main Street, Blacksburg  
Pulaski County  
1001 Bob White Boulevard, Pulaski  
Scott County  
135 West Jackson Street, Gate City  
173 East Water Street, Gate City  
Tazewell County  
101 Sanders Lane, Bluefield  
29 College Drive, Bluefield \*  
643 East Riverside Drive, North Tazewell  
302 Washington Square, Richlands  
Washington County  
271 West Main Street, Abingdon  
Wythe County  
747 Ft. Chriswell Road, Max Meadows  
210 East Main Street, Wytheville  
North Carolina  
101 Brookfall Dairy Road, Elkin  
5519 Mountain View Road, Hays  
401 Gilead Road, Huntersville  
347 North Main Street, Mooresville  
704 Independence Boulevard, Mount Airy  
57 North Main Street, Sparta  
92 North Center Street, Taylorsville  
312 Jonestown Road, Winston-Salem  
401 Knollwood Street, Winston-Salem  
5002 Peters Creek Parkway, Winston-Salem  
5610 University Parkway, Winston-Salem  
Tennessee  
300 Sunset Drive, Johnson City  
2681 Boones Creek Road, Jonnson City  
West Virginia  
101 Vermillion Street, Athens  
111 Citizens Drive, Beckley  
50 Brookshire Lane, Beckley  
211 Federal Street, Bluefield  
U.S. Route 460, Bluefield  
U.S. Route 52 & West Virginia Route 20, Bluefield  
2 West Main Street, Buckhannon  
Route 20 & Williams River Road, Cowen  
State Route 55, Red Oak Plaza, Craigsville  
1220 Ritter Drive, Daniels  
110 North Pike Street, Grafton  
298 Stokes Drive, Hinton  
U.S. Route 219, Lindside  
100 Market Street, Man  
Route 10 Cook Parkway, Oceana  
547 Appalachian Highway, Pineville

**First Community Bank (Continued)**

West Virginia  
77 Cedar Street, Pineville  
1102 Oakvale Road, Princeton  
One Stafford Commons, Princeton  
16 West Main Street, Richwood  
902 Northside Drive, Summersville

**First Sentinel Bank**

P. O. Box 1050  
Richlands 24641-1050  
C.E.O.- J. Robert Buchanan, President  
Cashier- J. Robert Buchanan, Chief Financial Officer  
*Offices*  
Russell County  
66 Townview Drive, Lebanon  
Tazewell County  
801 S. College Avenue, Suite 5, Bluefield  
12678 George C. Perry Highway, Pounding Mill  
315 Railroad Ave, Richlands \*  
200 Valley View Street

**First State Bank**

P O Box 6400  
Danville 24543-6400  
C.E.O.- Kelvin G. Perry, President  
Cashier- Alan A. Howard, Chief Operating Officer  
*Offices*  
City of Danville  
201 N Union Street \*

**First Virginia Community Bank**

11325 Random Hills Road, Suite 240  
Fairfax 22030-6043  
C.E.O.- David W. Pijor, Chairman of the Board  
Cashier- Patricia Ferrick, Chief Financial Officer  
*Offices*  
Arlington County  
2500 Wilson Boulevard  
Fairfax County  
11260 Roger Bacon Drive, Suite 101, Reston  
6975A Springfield Boulevard, Springfield  
11325 Random Hills Road \*  
Prince William County  
7900 Sudley Road

**First and Citizens Bank**

P O Box 529  
Monterey 24465-0529  
C.E.O.- Vernon D. Wooddell, President  
Cashier- Tracey S. McCray, Chief Financial Officer  
*Offices*  
Augusta County  
23 Scenic Highway, Churchville

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**Banks -- List by Name**

**First and Citizens Bank (Continued)**

Bath County  
East side of U S Route 220, Mitchelltown  
Highland County  
195 W. Main Street, Monterey \*

**Freedom Bank of Virginia, The**

10555 Main Street  
Fairfax 22030  
C.E.O.- Craig S. Underhill, President  
Cashier- Karin Johns, Senior Vice President  
*Offices*  
City of Fairfax  
10555 Main Street  
Fairfax County  
502 Maple Avenue West, Vienna \*  
Not Assigned  
11700 Plaza America Drive, Suite 110, Reston

**Frontier Community Bank**

400 Lew Dewitt Blvd  
Waynesboro 22980-1666  
C.E.O.- Alan J. Sweet, President  
Cashier- Frederick W. Galway, Jr., Chief Financial Officer  
*Offices*  
City of Waynesboro  
400 Lew Dewitt Boulevard \*

**Heritage Bank**

150 Granby Street, Suite 150  
Norfolk 23510  
C.E.O.- Michael S. Ives, President  
Cashier- John O. Guthrie, Chief Financial Officer  
*Offices*  
City of Chesapeake  
1403 Greenbrier Parkway, Suite 110  
City of Norfolk  
150 Granby Street, Suite 175 \*  
4807 Colley Avenue  
841 North Military Highway  
City of Virginia Beach  
1756 Laskin Road  
601 Lynnhaven Parkway

**Highlands Community Bank**

P O Box 1059  
Covington 24426-5059  
C.E.O.- H. C. Rhodes, Jr., President  
Cashier- Sally Gilbert  
*Offices*  
City of Covington  
307 Thacker Avenue \*

**Highlands Community Bank (Continued)**

Alleghany County  
1501 Main Street, Clifton Forge

**Highlands Union Bank**

P O Box 1128  
Abingdon 24212-1128  
C.E.O.- Samuel L. Neese  
Cashier- James R. Edmondson, Vice President  
*Offices*  
City of Bristol  
821 Commonwealth Avenue  
999 Old Airport Road  
Smyth County  
1425 North Main Street, Marion  
Washington County  
164 Jonesborough Road, Abingdon  
24412 Maringo Road, Abingdon  
340 West Main Street, Abingdon \*  
506 Maple Street, Glade Spring  
North Carolina  
100 West Main Street, Banner Elk  
1013 Highway 105, Boone  
Tennessee  
The NW corner of State Highway 394 and Blountville  
Boulevard, Bristol  
Corner of Mountain Grove Road, and Majestic Road,  
Knoxville  
4020 Highway 66 South, Rogersville  
113 Hardin Lane, Sevierville  
1824 Veterans Boulevard, Sevierville

**HomeTown Bank**

202 S. Jefferson Street  
Roanoke 24011-1702  
C.E.O.- Susan K. Still, President  
Cashier- Charles W. Maness, Jr., Chief Financial Officer  
*Offices*  
City of Roanoke  
202 South Jefferson Street \*  
3521 Franklin Road, S.W.  
City of Salem  
852 West Main Street  
Franklin County  
13400 Booker T. Washington Highway, Moneta  
Montgomery County  
2950 Market Street, Christiansburg  
Roanoke County  
4225 Colonial Avenue

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**Banks -- List by Name**

**John Marshall Bank**

1943 Isaac Newton Square, Suite 100  
Reston 20190  
C.E.O.- John R. Maxwell, Chairman of the Board  
Cashier- Carl E. Dodson, Chief Operating Officer

*Offices*

City of Alexandria  
640 Franklin Street  
Arlington County  
2300 Wilson Boulevard  
Fairfax County  
5860 Columbia Pike, Suite 104, Baileys Crossroads  
1943 Isaac Newton Square, Reston \*  
Loudoun County  
842 South King Street, Leesburg  
District of Columbia  
1330 New Hampshire Avenue, NW, Suite 111,  
Washington  
Maryland  
11 N. Washington Street, Rockville

**Lee Bank & Trust Company**

P O Box 100  
Pennington Gap 24277-0100  
C.E.O.- Lewis S. Oatts, President  
Cashier- Deborah Pendleton, Controller

*Offices*

City of Bristol  
707 Gate City Highway  
Lee County  
32739 Main Street, Jonesville  
600 West Morgan Avenue, Pennington Gap \*  
Washington County  
17510 Lee Highway, Abingdon

**MainStreet Bank**

10089 Fairfax Boulevard  
Fairfax 22030  
C.E.O.- Jeff W. Dick, President  
Cashier- Thomas J. Chmelik, Chief Financial Officer

*Offices*

City of Fairfax  
10089 Fairfax Boulevard \*  
4029 Chain Bridge Road  
Arlington County  
1000 N. Highland Street  
Fairfax County  
727 Elden Street, Herndon  
1354 Old Chain Bridge Road, McLean

**Middleburg Bank**

P.O. Box 5  
Middleburg 20118-0005  
C.E.O.- Gary R. Shook, President  
Cashier- Rajesh Mehra, Chief Financial Officer

*Offices*

City of Richmond  
315 Libbie Avenue  
821 East Main Street  
Fairfax County  
1779 Fountain Drive, Reston  
Fauquier County  
8331 West Main Street, Marshall  
530 Blackwell Road, Warrenton  
James City County  
5372 Discovery Park Boulevard, Suite 101  
Loudoun County  
43325 Junction Plaza, Ashburn  
102 SE Catocin Circle, Leesburg  
4 South King Street, Leesburg  
538 Fort Evans Road, NE, Leesburg  
111 West Washington St, Middleburg \*  
431 East Main Street, Purcellville  
Prince William County  
8190 Stonewall Shops Square, Gainesville

**Miners Exchange Bank**

P O Box 1197  
Coeburn 24230-1197  
C.E.O.- Charles R. Ward, President  
Cashier- Jeffrey S. Johnson, Chief Financial Officer

*Offices*

City of Norton  
Norton Square Shopping Center, Route 58, Norton  
Wise County  
102 West Main Street, Appalachia  
201 Laurel Avenue, Coeburn  
483 Front Street, Coeburn \*  
Wise Street, Ridgeview Shopping Center, St Paul  
309 Vanover Avenue, N.E.  
Tennessee  
5575 Bobby Hicks Highway, Johnson City

**Monarch Bank**

1435 Crossways Boulevard, Suite 301  
Chesapeake 23320-2896  
C.E.O.- Brad E. Schwartz  
Cashier- Lynette Harris, Chief Financial Officer

*Offices*

City of Chesapeake  
1034 S. Battlefield Boulevard  
750 Volvo Parkway \*  
City of Norfolk  
101 West Main Street, Suite 1000

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**Banks -- List by Name**

**Monarch Bank (Continued)**

City of Norfolk  
500 West 21st Street  
City of Virginia Beach  
100 Lynnhaven Parkway  
1635 Laskin Road  
300 32nd Street  
4216 Virginia Beach Boulevard, Suite 180  
5225 Providence Road  
James City County  
5235 Monticello Avenue  
North Carolina  
4629 N. Croatan Highway, Kitty Hawk  
2525 S. Croatan Highway, Nags Head

**New Peoples Bank, Inc.**

53 Commerce Drive  
P O Box 1810  
Honaker 24260-1810  
C.E.O.- Jonathan H. Mullins, President  
Cashier- C. Todd Asbury, Chief Financial Officer  
*Offices*  
City of Bristol  
102 Linden Square Drive  
Buchanan County  
20487 Riverside Drive, Grundy  
Dickenson County  
198 Colley Shopping Center Hwy 83, Clintwood  
111 Haysi Main Street, Haysi  
Russell County  
87 Miners Drive, Castlewood  
53 Commerce Drive, Honaker \*  
1421 East Main Street, Lebanon  
Scott County  
663 East Jackson Street, Gate City  
1299 U. S. Highway 23 South, Weber City  
Smyth County  
155 East Lee Highway, Chilhowie  
Tazewell County  
U.S. Routes 19 and 460, Pounding Mill  
157 Tazewell Mall Circle, Tazewell  
514 Commerce Drive  
Washington County  
350 West Main Street, Abingdon  
Wise County  
419 Shawnee Avenue East, Big Stone Gap  
5448 Wise-Norton Road, Esserville  
11241 Indian Creek Road, Pound  
Tennessee  
372 East Jackson Boulevard, Jonesborough  
2600 North John B. Dennis Highway, Kingsport  
West Virginia  
1221 Stafford Drive, Princeton

**Peoples Bank, The**

419 Erin Dr.  
Knoxville 37919-6206  
C.E.O.- Tracy E. Thompson  
Cashier- Jason B. Wilkinson, Senior Vice President  
*Offices*  
Lee County  
143 Buffalo Drive, Ewing  
5499 Dr. Thomas Walker Road, Rose Hill \*  
Tennessee  
419 Erin Drive, Knoxville  
100 West Emory Road, Powell

**Peoples Community Bank**

P O Box 306  
Montross 22520-0306  
C.E.O.- Robert K. Bailey III, President  
Cashier- Zirkle Blakey, III, Chief Financial Officer  
*Offices*  
King George County  
5082 James Madison Parkway  
State Route 3, one-third mile west of State Route 206  
Richmond County  
U.S. Route 360 at State Route 624, Warsaw  
Stafford County  
Southeast corner of the intersection of State Route 3  
and State Route 607  
Westmoreland County  
15960 Kings Highway, Montross \*

**Pioneer Bank**

P. O. Box 10  
Stanley 22851-0010  
C.E.O.- Thomas R. Rosazza, President  
Cashier- Lori G. Hassett, Chief Financial Officer  
*Offices*  
City of Harrisonburg  
890 West Market Street  
Albemarle County  
1710 Seminole Trail, Suite 4  
Greene County  
58 Stoneridge Drive, North, Ruckersville  
8315 Spotswood Trail, Stanardsville  
Page County  
800 East Main Street, Luray  
511 South Third Street, Shenandoah  
252 E. Main Street, Stanley \*

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**Banks -- List by Name**

**Select Bank**

P. O. Box 4620  
Lynchburg 24502-0620  
C.E.O.- J. Michael Thomas  
Cashier- Francis "Bucky" Falls, Senior Vice President

*Offices*

City of Lynchburg  
7113 Timberlake Road  
Bedford County  
211 Gristmill Drive \*

**Shore Bank**

P O Box 920  
Onley 23418-0920  
C.E.O.- W. Thomas Mears, President  
Cashier- Steve Theobald, Chief Financial Officer

*Offices*

Accomack County  
6350 Maddox Boulevard, Chincoteague  
25253 Lankford Highway, Onley \*  
Northampton County  
22468 Lankford Highway, Cape Charles  
4071 Lankford Highway, Exmore  
Maryland  
9748 Stephen Decatur Highway, Unit 112, Ocean City  
103 Pocomoke Marketplace, Pocomoke  
1503 S. Salisbury Boulevard, Salisbury

**Sonabank**

550 Broadview Avenue  
Warrenton 20186  
C.E.O.- Georgia S. Derrico, Chairman of the Board  
Cashier- William H. Lagos, Chief Financial Officer

*Offices*

City of Fairfax  
10855 Fairfax Boulevard  
Albemarle County  
1770 Timberwood Boulevard  
Alleghany County  
511 Main Street, Clifton Forge  
Chesterfield County  
13804 Hull Street Road, Midlothian  
Fairfax County  
6830 Old Dominion Drive, McLean \*  
11527 Sunrise Valley Drive, Reston  
Fauquier County  
11-A Main Street, Warrenton  
550 Broadview Avenue, Warrenton  
Loudoun County  
1 East Market Street, Leesburg  
10 West Market Street, Leesburg  
10 West Washington Street, Middleburg  
43086 Peacock Market Plaza, South Riding

**Sonabank (Continued)**

Prince William County  
6719 Leaberry Way, Unit L, The Shoppes at Haymarket  
Shenandoah County  
9484 Congress Street, New Market  
Warren County  
1 South Royal Avenue, Front Royal  
Maryland  
7700 Wisconsin Avenue, Bethesda  
14118 Brandywine Road, Brandywine  
37 North Market Street, Frederick  
12800 Middlebrook Road, Germantown  
4009 Old Town Road, Huntington  
137 E. Chesapeake Beach Road, Owings  
11200 Rockville Pike, Rockville  
9707 Medical Center Drive, Suite 150, Rockville  
14804 Pratt Street, Upper Marlboro

**Towne Bank**

6001 Harbour View Boulevard  
Suffolk 23435-2767  
C.E.O.- G. Robert Aston Jr., Chairman of the Board  
Cashier- Clyde E. McFarland, Executive Vice President

*Offices*

City of Chesapeake  
1312 Greenbrier Parkway  
137 Mount Pleasant Road  
City of Hampton  
550 Settlers Landing Road  
City of Newport News  
1 Old Oyster Point Road  
1030 Loftis Boulevard, Suite 100  
11001 Warwick Boulevard  
City of Norfolk  
1 Colley Avenue, Suite 100  
109 E. Main Street  
7500 Granby Street  
City of Portsmouth  
200 High Street  
5716 High Street \*  
6201 Portsmouth Boulevard  
City of Suffolk  
5806 Harbour View Boulevard  
City of Virginia Beach  
2539 Princess Anne Road  
297 Constitution Drive  
3100 Shore Drive  
5200 Providence Road  
600 22nd Street, Suite 100  
984 First Colonial Road  
City of Williamsburg  
1510 Quarterpath Road  
James City County  
5216 Monticello Avenue

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**Banks -- List by Name**

**Towne Bank (Continued)**

York County  
6515 George Washington Memorial Hwy, Yorktown  
North Carolina  
178 U.S. 158 West, Camden  
824 Ocean Trail, Corolla  
6670 Caratoke Highway, Grandy  
250 Caratoke Highway, Moyock  
2808 South Croatan Highway, Nags Head  
2 Juniper Trail, Southern Shores

**TruPoint Bank**

P O Box 1010  
Grundy 24614-1010  
C.E.O.- Barry C. Elswick, President  
Cashier- E. Scott Butcher, Chief Financial Officer  
*Offices*  
City of Bristol  
1897 Lee Highway  
Buchanan County  
U.S. Route 460 East, Grundy  
Walnut Street & Main Street, Grundy \*  
U.S. Route 460, 0.2 miles east of State Rt. 624,  
Oakwood  
Anchorage Shopping Center, Vansant  
Russell County  
16-18 Main Street, Lebanon  
Tazewell County  
1320 Governor George C. Peery Hwy, Pounding Mill  
1425 Second Street, Richlands  
Washington County  
600 East Main Street, Abingdon  
914 W. Main Street, Abingdon  
Wise County  
28 Russell Street, St. Paul  
Tennessee  
709 Med Tech Parkway, Johnson City

**Union Bank & Trust**

P. O. Box 940  
Ruther Glen 22546-0940  
C.E.O.- G. William Beale  
Cashier- Robert M. Gorman, Chief Financial Officer  
*Offices*  
City of Bedford  
125 West Main Street  
City of Buena Vista  
2101 Forest Avenue  
City of Charlottesville  
2151 Barracks Road  
300 Preston Avenue  
400 East Main Street  
City of Colonial Heights  
3107 Boulevard, Suite 15

**Union Bank & Trust (Continued)**

City of Covington  
450 West Main Street  
City of Fredericksburg  
1016 Charles Street  
2811 Fall Hill Avenue  
725 Kenmore Avenue  
City of Harrisonburg  
1391 S. High Street  
2035 East Market Street  
390 University Boulevard  
440 South Main Street  
City of Lynchburg  
2102 Langhorne Road  
City of Newport News  
603 Pilot House Drive  
City of Radford  
50 West Main Street  
City of Richmond  
1051 East Cary Street, Suite 1200 \*  
3000 Stony Point Road  
3556 W. Cary Street  
5711 Patterson Avenue  
7035 Three Chopt Road  
7045 Forest Hill Avenue  
Three James Center, 1051 East Cary Street, Suite 103  
City of Roanoke  
111 Franklin Road  
1611 Hershberger Road, NW  
3804 Brandon Avenue, SW  
City of Salem  
1251 West Main Street  
City of Staunton  
1015 Richmond Road  
2307 West Beverly Street  
24 South Augusta Street  
City of Virginia Beach  
4505 Columbus Street, Suite 100  
City of Waynesboro  
100 Lucy Lane  
251 North Poplar Street  
437 Tiffany Drive  
Albemarle County  
3290 Worth Crossing, Forest Lakes  
1330 Parham Circle  
1658 State Farm Boulevard  
410 Gander Road  
Augusta County  
2600 Stuarts Draft Highway, Stuarts Draft  
374 Lee Highway, Verona  
115 Lee Jackson Highway  
Bedford County  
14915 Forest Road, Forest  
14739 Moneta Road, Moneta

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**Banks -- List by Name**

**Union Bank & Trust (Continued)**

Caroline County  
211 N Main Street, Bowling Green  
7349 Ladysmith Road, Ladysmith  
18121 Jefferson Davis Highway, Ruther Glen  
Chesterfield County  
12601 Jefferson Davis Highway, Chester  
6401 Centralia Road, Chester  
11101 Hull Street Road, Midlothian  
13700 Hull Street Road, Midlothian  
13700 Midlothian Turnpike, Midlothian  
200 Charter Colony Parkway, Midlothian  
6030 Harbour Park Drive, Midlothian  
11101 Midlothian Turnpike  
11361 Midlothian Turnpike  
11450 Robious Road  
5201 Chippenham Crossing Center  
9027 Forest Hill Avenue  
Culpeper County  
102 S Main Street, Culpeper  
15371 Montanus Drive, Culpeper  
231 Southgate Shopping Center, Culpeper  
717 James Madison Highway  
Essex County  
1649 Tappahannock Boulevard, Tappahannock  
1660 Tappahannock Boulevard, Tappahannock  
Fairfax County  
5803 Rolling Road, Springfield  
Fauquier County  
216 Broadview Avenue, Warrenton  
37 E. Main Street, Warrenton  
Floyd County  
680 East Main Street, Floyd  
Fluvanna County  
5980 Thomas Jefferson Parkway, Palmyra  
Franklin County  
369 Franklin Street, Rocky Mount  
Frederick County  
240 Elizabeth Drive, Stephens City  
1095 Millwood Pike  
200 Rivendell Court  
400 Gateway Drive  
Giles County  
605 Wenonah Avenue, Pearisburg  
Hanover County  
253 North Washington Highway, Ashland  
302 Ashcake Road, Ashland  
9665 Sliding Hill Road, Ashland  
6479 Mechanicsville Turnpike, Mechanicsville  
7324 Bell Creek Road South, Mechanicsville  
8300 Bell Creek Road, Mechanicsville  
9534 Chamberlayne Road, Mechanicsville  
Henrico County  
10150 Brook Road, Glen Allen

**Union Bank & Trust (Continued)**

Henrico County  
10250 Staples Mill Road, Glen Allen  
11163 Nuckols Road, Glen Allen  
11263 West Broad Street, Glen Allen  
9645 West Broad Street, Glen Allen  
1601 Willow Lawn Drive, Suite 701  
1773 Parham Road  
2250 John Rolfe Parkway  
3460 Pump Road  
3900 Westerre Parkway, Suite 102  
4390 S. Laburnum Avenue  
4591 S. Laburnum Avenue  
5700 Brook Road  
7129 Staples Mill Road  
8983 Staples Mill Road  
9605 Gayton Road  
9782 Gayton Road  
James City County  
4960 Monticello Avenue  
5125 John Tyler Highway  
King George County  
10045 Kings Highway, King George  
King William County  
3708 Richmond Tappahannock Hwy, Manquin  
Lancaster County  
284 North Main Street, Kilmarnock  
485 Chesapeake Drive, White Stone  
Loudoun County  
101 W. Washington Street, Middleburg  
Madison County  
1174 North Main Street, Madison  
Montgomery County  
2280 Kraft Drive, Suite 1000, Blacksburg  
601 North Main Street, Blacksburg  
105 Arbor Drive, Christiansburg  
1675 Roanoke Street, Christiansburg  
50 North Franklin Street, Christiansburg  
4055 Riner Road, Riner  
Nelson County  
124 Main Street, Lovingston  
Northumberland County  
15043 Northumberland Highway, Burgess  
Orange County  
134 North Main Street, Gordonsville  
36081 Goodwin Drive, Locust Grove  
Pulaski County  
2 Town Center Drive, Dublin  
Rappahannock County  
7 Bank Road, Washington  
Richmond County  
4256 Richmond Road, Warsaw  
5839 Richmond Road, Warsaw  
Roanoke County  
1006 Hardy Road, Vinton

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**Banks -- List by Name**

**Union Bank & Trust (Continued)**

Roanoke County  
2103 Electric Road SW  
3605 Electric Road  
4203 Electric Road  
7337 Williamson Road NW  
Rockbridge County  
1197 Lee Highway  
Rockingham County  
106 6th. Street, Grottoes  
Spotsylvania County  
5510 Morris Road, Thornburg  
10131 Jefferson Davis Highway  
10415 Courthouse Road  
3301 Shannon Park Drive  
4109 Plank Road  
4805 Lassen Lane  
5831 Plank Road  
Stafford County  
1044 Warrenton Road  
25 Greenbank Road  
622 Cambridge Street  
Warren County  
473 South Street, Front Royal  
Westmoreland County  
840 McKinney Boulevard, Colonial Beach  
17191 King's Highway, Montross  
Wythe County  
900 North 4th Street, Wytheville  
York County  
5030 George Washington Memorial Hwy, Grafton

**United Bank**

2071 Chain Bridge Rd., Suite 600  
Vienna 22182  
C.E.O.- James J. Consagra, Jr., President  
Cashier- Harold Manner, Controller  
*Offices*  
City of Alexandria  
1414 Prince Street  
2401 Mount Vernon Avenue  
302 South Washington Street  
506 King Street  
5140 Duke Street  
City of Charlottesville  
100 5th Street, SE  
City of Fairfax  
11185 Main Street \*  
4021 University Drive  
City of Fredericksburg  
Central Park Town Center, 1304 Central Park  
Boulevard  
City of Harrisonburg  
110 University Boulevard

**United Bank (Continued)**

City of Harrisonburg  
1980 South Main Street  
624 Chicago Avenue  
677 Chicago Avenue  
City of Manassas  
9161 Liberia Avenue  
9872 Liberia Avenue  
City of Winchester  
139 N. Cameron Street  
2252 Valley Avenue  
Albemarle County  
1265 Seminole Trail  
Arlington County  
2300 Ninth Street, South  
2930 Wilson Boulevard  
5335 Lee Highway  
5350 Lee Highway  
6500 Williamsburg Boulevard  
Quincy Plaza, 907 N. Quincy Street  
Augusta County  
54 Franklin Street, Suite 102, Weyers Cave  
2556 Jefferson Highway, Suite 110  
49 Lee Jackson Highway, Suite 101  
Fairfax County  
3289 Woodburn Road, Annandale  
4230 John Marr Drive, Annandale  
Centrebridge Market Place, 6375 Multiplex Drive,  
Centreville  
13881G Metrotech Drive, Chantilly  
4221 Walney Road, Suite 120, Chantilly  
4501 Daly Drive, Chantilly  
1320 Old Chain Bridge Road, McLean  
1356 Chain Bridge Road, McLean  
8251 Greensboro Drive, McLean  
11820 Spectrum Center, Reston  
1801 Reston Parkway, Reston  
7830 Backlick Road, Suite 101, Springfield  
2071 Chain Bridge Road, Vienna  
374 Maple Avenue, Vienna  
13060 Fair Lakes Blvd  
7115 Leesburg Pike  
7787 Leesburg Pike  
7901 Richmond Highway  
Chesterbrook Residences, 2030 Westmoreland Street  
Frederick County  
4095 Valley Pike, Stephens City  
1447 North Frederick Pike  
199 Front Royal Pike  
2051 Northwestern Pike  
Greene County  
96 Main Street, Standardsville  
Loudoun County  
21885 Ryan Center Way, Ashburn



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**Banks -- List by Name**

**United Bank (Continued)**

Loudoun County  
Dulles 606 Retail Center, 23510 Overland Drive,  
Dulles  
531-A East Market Street, Leesburg  
341 East Market Street, Leesburg  
21036 Triple Seven Road, Sterling

Prince William County  
17054 Jefferson Davis Highway, Dumfries  
2030 Old Bridge Road, Lake Ridge  
10830 Balls Ford Road

Rockingham County  
309 North Main Street, Bridgewater  
361 South Main Street, Broadway  
410 West Spotswood Trail, Elkton

Shenandoah County  
120 Oxbow Drive, Strasburg  
1014 South Main Street, Woodstock

Spotsylvania County  
10800-A Courthouse Road

Warren County  
1729 N. Shenandoah Avenue, Front Royal  
Post Office Plaza, 300 Warren Ave, Front Royal

District of Columbia  
1001 G Street, N.W., Washington  
1667 K Street, N.W., Washington  
1875 Eye Street, N. W., Washington  
4900 Massachusetts Avenue, N.W., Washington

Maryland  
7250 Wisconsin Avenue, Bethesda  
7845 Wisconsin Avenue, Bethesda  
16268 Frederick Road, Gaithersburg  
12127 Rockville Pike, Rockville  
8630 Fenton Street, Silver Spring

**Valley Bank**

P O Box 2740  
Roanoke 24001-2740  
C.E.O.- Ellis L. Gutshall, President  
Cashier- Kimberly B. Snyder, Senior Vice President

*Offices*

City of Roanoke  
110 McClanahan Street, SW  
1323 Grandin Road, SW  
1518 Hershberger Road, N.W.  
36 Church Avenue, SW \*  
3850 Keagy Road Southwest

City of Salem  
8 East Main Street

Roanoke County  
1003 Hardy Road, Vinton  
4003 Challenger Avenue  
4467 Starkey Road, SW

**Village Bank**

P O Box 330  
Midlothian 23113-0330  
C.E.O.- Thomas W. Winfree, Vice Chairman  
Cashier- C. Harril Whitehurst, Jr., Chief Financial Officer

*Offices*

Chesterfield County  
4221 West Hundred Road, Chester  
1120 Huguenot Road, Midlothian  
13531 Midlothian Turnpike, Midlothian \*  
6736 Southshore Drive, Midlothian  
11450 Robious Road  
6551 Centralia Road

Hanover County  
10035 Sliding Hill Road, Ashland  
6127 Mechanicsville Turnpike, Mechanicsville  
8051 Mechanicsville Turnpike, Mechanicsville

Henrico County  
109 E. Nine Mile Road, Highland Springs  
1401 Santa Rosa Road  
1650 Willow Lawn Drive

Powhatan County  
1793 South Creek One

**Virginia Bank and Trust Company**

P O Box 3447  
Danville 24543-3447  
C.E.O.- Roger C. Gillispie, President  
Cashier- Gilbert Collins, Vice President

*Offices*

City of Danville  
2600 Riverside Drive, Kings Fairground Plaza  
3300 North Main Street  
336 Main Street \*  
U.S. Route 58 East and Airport Drive

Campbell County  
1729 Calohan Road, Rustburg

Pittsylvania County  
55 North Main Street, Chatham  
10370 Martinsville Highway  
4080 Franklin Turnpike

**Virginia Commonwealth Bank**

P O Box 1777  
Petersburg 23805-0777  
C.E.O.- C. Franklin Scott, III, President  
Cashier- James A. Wilson, Jr., Chief Financial Officer

*Offices*

City of Colonial Heights  
3209 Boulevard  
City of Hopewell  
1421 City Point Road  
City of Petersburg  
1955 South Sycamore Street

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Banks -- List by Name**

**Virginia Commonwealth Bank (Continued)**

City of Petersburg  
1965 Wakefield Street \*

City of Suffolk  
1703 North Main Street

Chesterfield County  
4600 West Hundred Road, Chester  
1118 Courthouse Road

Henrico County  
405 North Ridge Road

**Virginia Community Bank**

P O Box 888  
Louisa 23093-0888  
C.E.O.- A. Preston Moore, Jr., President  
Cashier- Kenneth J. Potter, Chief Financial Officer

*Offices*

Culpeper County  
701 South Main Street, Culpeper

Goochland County  
3009 River Road West

Louisa County  
Main Street & Cutler Avenue, Louisa  
State Route 22 & U.S. Route 33, Louisa \*  
Mineral Avenue & Fourth Street, Mineral  
NE Corner Intersection of U.S. Route 15 and U.S.  
Route 250, Zion Crossroads

Orange County  
185 Madison Rd

Spotsylvania County  
10645 Courthouse Road

**Virginia Partners Bank**

410 William Street  
Fredericksburg 22401-8029  
C.E.O.- Lloyd B. Harrison, Jr.  
Cashier- Catherine Phillips

*Offices*

City of Fredericksburg  
2101 Plank Road  
317-319 William Street  
410 William Street \*  
Cowan Center, 2521 Cowan Boulevard

**WashingtonFirst Bank**

11921 Freedom Drive, Suite 250  
Reston 20190  
C.E.O.- Shaza L. Andersen  
Cashier- Matthew R. Johnson, Chief Financial Officer

*Offices*

City of Fairfax  
10777 Main Street

City of Manassas Park  
9113 Manassas Drive

**WashingtonFirst Bank (Continued)**

Arlington County  
4501 North Fairfax Drive

Fairfax County  
7023 Little River Turnpike, Annandale  
9851 Georgetown Pike, Great Falls  
13081 Worldgate Drive, Herndon  
1356 Chain Bridge Road, McLean  
11636 Plaza America Drive, Reston \*  
11921 Freedom Drive, Suite 250, Reston  
2095 Chain Bridge Road, Vienna  
12735 Shoppes Lane

Loudoun County  
46901 Cedar Lakes Plaza, Sterling

Not Assigned  
21430 Cedar Drive, Unit 100, Sterling

District of Columbia  
1025 Connecticut Avenue, NW, Washington  
1146 19th Street, NW, Washington

Maryland  
7708 Woodmont Avenue, Bethesda  
6329 Greenbelt Road, College Park  
6089 Oxon Hill Road, Oxon Hill  
14941 Shady Grove Road, Rockville

**Xenith Bank**

901 E. Cary Street, Suite 1700  
Richmond 23219  
C.E.O.- T. Gaylon Layfield, III, President  
Cashier- Thomas W. Osgood, Chief Financial Officer

*Offices*

City of Richmond  
901 East Cary Street, Suite 1700 \*  
9020 Stony Point Parkway, Suite 225

City of Suffolk  
100 Bosley Avenue  
1000 N. Main Street  
3535 Bridge Road

Chesterfield County  
1011 Boulder Springs Drive, Suite 410

Fairfax County  
8200 Greensboro Drive, Suite 1400, McLean

Gloucester County  
6720 Sutton Road, Gloucester  
1553 George Washington Memorial Hwy, Gloucester  
Point

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Access National Corporation, 1800 Robert Fulton Drive, Suite 300, Reston, VA 20191

C.E.O. - Michael W. Clarke, President  
Access National Bank, Reston, VA

American National Bankshares Inc., 628 Main Street, Danville, VA 24541

C.E.O. - Charles H. Majors  
American National Bank and Trust Company, Danville, VA

BCC Bankshares, Inc., P. O. Box 336, Phenix, VA 23959-0336

C.E.O. - Bobby A. Howard, President  
Bank of Charlotte County, The, Phenix, VA

Bank of Southside Virginia Corporation, The, P. O. Box 40, Carson, VA 23830-0040

C.E.O. - J. Peter Clements, President  
Bank of Southside Virginia, The, Carson, VA

Bank of the James Financial Group, Inc., 828 Main Street, Lynchburg, VA 24504-1525

C.E.O. - Robert R. Chapman, III, President  
Bank of the James, Lynchburg, VA

Bay Banks of Virginia, Inc., P. O. Box 1869, Kilmarnock, VA 22482-1869

C.E.O. - Randal R. Greene, President  
Bank of Lancaster, Kilmarnock, VA  
Bay Trust Company, Kilmarnock, VA

Benchmark Bankshares Inc, P.O. Box 569, Kenbridge, VA 23944-0569

C.E.O. - Michael O. Walker, President  
Benchmark Community Bank, Kenbridge, VA

Blue Ridge Bankshares, Inc., P. O. Box 609, Luray, VA 22835-0609

C.E.O. - Monte L. Layman, President  
Blue Ridge Bank, Inc., Luray, VA

C&F Financial Corporation, P.O. Box 391, West Point, VA 23181-0391

C.E.O. - Larry G. Dillon, Chairman of the Board  
Citizens and Farmers Bank, West Point, VA

CBB Financial Corp., P.O. Box 268, Midlothian, VA 23113-0268

C.E.O. - Howard F. Pisons, President  
Community Bankers' Bank, Midlothian, VA

Capital One Financial Corporation, 1680 Capital One Drive, McLean, VA 22102-3491

C.E.O. - Richard D. Fairbank, President  
Capital One Bank (USA), National Association, Glen Allen, VA

Cardinal Bankshares Corporation, P. O. Box 215, Floyd, VA 24091-0215

C.E.O. - Michael D. Larowe, President  
Bank of Floyd, Floyd, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Cardinal Financial Corporation, 8270 Greensboro Drive, Suite 500, McLean, VA 22102

C.E.O. - Bernard H. Clineburg, Chairman of the Board  
Cardinal Bank, McLean, VA

Chain Bridge Bancorp, Inc., 1445-A Laughlin Avenue, McLean, VA 22101

C.E.O. - John J. Brough, President  
Chain Bridge Bank, N.A., McLean, VA

Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, VA 22482-1419

C.E.O. - Jeffrey M. Szyperski, Chairman of the Board  
Chesapeake Bank, Kilmarnock, VA  
Chesapeake Trust Company, Kilmarnock, VA

Citizens Bancorp of Virginia, Inc., 126 South Main Street, Blackstone, VA 23824-1842

C.E.O. - Joseph D. Borgerding, President  
Citizens Bank and Trust Company, Blackstone, VA

Community Bankers Trust Corporation, 4235 Innslake Drive, Suite 200, Glen Allen, VA

C.E.O. - Rex L. Smith, III, President  
Essex Bank, Henrico, VA

Cordia Bancorp Inc., P.O. Box 5658, Midlothian, VA 23112-0028

C.E.O. - Jack C. Zoeller, President  
Bank of Virginia, Midlothian, VA

Eagle Financial Services, Inc., 2 E. Main Street, Berryville, VA 22611

C.E.O. - John R. Milleson, President  
Bank of Clarke County, Berryville, VA

Eastern Virginia Bankshares, Inc., P.O. Box 1455, Tappahannock, VA 22560-1455

C.E.O. - Joe A. Shearin, President  
EVB, Tappahannock, VA

F & M Bank Corp, P.O. Box 1111, Timberville, VA 22853-1111

C.E.O. - Dean W. Withers, President  
Farmers & Merchants Bank, Timberville, VA

Farmers Bankshares, Inc., 50 East Widsor Boulevard, Windsor, VA 23487

C.E.O. - Richard Holland, Jr.  
Farmers Bank, Windsor, Virginia, Windsor, VA

Fauquier Bankshares, Inc., 10 Courthouse Square, Warrenton, VA 20186-2800

C.E.O. - Randy K. Ferrell, President  
Fauquier Bank, The, Warrenton, VA

First Bancorp, Inc., P.O. Box 457, Lebanon, VA 24266-0457

C.E.O. - William H. Hayter, President  
First Bank and Trust Company, The, Lebanon, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

First Capital Bancorp, Inc., 4222 Cox Road, Suite 200, Glen Allen, VA 23060-3332

C.E.O. - John M. Presley

First Capital Bank, Glen Allen, VA

First Community Bancshares, Inc., P. O. Box 989, Bluefield, VA 24605-0989

C.E.O. - William P. Stafford

First Community Bank, Bluefield, VA

First National Corporation, 112 West King Street, Strasburg, VA 22657-2220

C.E.O. - Scott C. Harvard, President

First Bank, Strasburg, VA

First Region Bancshares, Inc., P. O. Box 1050, Richlands, VA 24641-1050

C.E.O. - J. Robert Buchanan

First Sentinel Bank, Richlands, VA

GNB Bankshares Corporation, P.O. Box 2080, Grundy, VA 24614-2080

C.E.O. - Bobby G. Reese, President

Grundy National Bank, Grundy, VA

Grayson Bankshares, Inc., P.O. Box 186, Independence, VA 24348-0186

C.E.O. - Jacky K. Anderson, President

Grayson National Bank, Independence, VA

Hampton Roads Bankshares, Inc., 641 Lynnhaven Parkway, Virginia Beach, VA 23452-7307

C.E.O. - Douglas J. Glenn, President

Bank of Hampton Roads, The, Virginia Beach, VA

Shore Bank, Onley, VA

Heritage Bankshares, Inc., 150 Granby Street, Suite 175, Norfolk, VA 23510

C.E.O. - Michael S. Ives, President

Heritage Bank, Norfolk, VA

Highland County Bankshares, Inc., P. O. Box 529, Monterey, VA 24465-0529

C.E.O. - Vernon D. Woodell, President

First and Citizens Bank, Monterey, VA

Highlands Bankshares, Inc., P. O. Box 1128, Abingdon, VA 24212-1128

C.E.O. - Samuel L. Neese

Highlands Union Bank, Abingdon, VA

HomeTown Bankshares Corporation, 202 S. Jefferson Street, Roanoke, VA 24011

C.E.O. - Susan K. Still, President

HomeTown Bank, Roanoke, VA

HSBC North America Holdings Inc., 452 Fifth Avenue, New York, NY 10018

C.E.O. - Patrick J. Burke

HSBC Bank USA, National Association, McLean, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

MainStreet Bankshares, Inc., 1075 Spruce Street, Martinsville, VA 24112

C.E.O. - Larry A. Heaton, President

Franklin Community Bank, N. A., Rocky Mount, VA

Middleburg Financial Corporation, P.O. Box 5, Middleburg, VA 20118-0005

C.E.O. - Gary R. Shook, President

Middleburg Bank, Middleburg, VA

Miners and Merchants Bancorp, Inc., P.O. Box 1010, Grundy, VA 24614-1010

C.E.O. - Barry C. Elswick, President

TruPoint Bank, Grundy, VA

Monarch Financial Holdings, Inc., 1435 Crossways Boulevard, Suite 301, Chesapeake, VA 23320-2896

C.E.O. - Brad E. Schwartz

Monarch Bank, Chesapeake, VA

National Bankshares, Inc., P.O. Box 90002, Blacksburg, VA 24062-9002

C.E.O. - James G. Rakes, Chairman of the Board

National Bank of Blacksburg, The, Blacksburg, VA

New Peoples Bankshares, Inc., 64 Commerce Drive, Honaker, VA 24260-1810

C.E.O. - Jonathan Mullins

New Peoples Bank, Inc., Honaker, VA

Old Point Financial Corporation, 10 South Mallory Street, Hampton, VA 23663

C.E.O. - R. F. Shuford, Chairman of the Board

Old Point National Bank of Phoebus, The, Hampton, VA

Peoples Bankshares, Incorporated, P. O. Box 306, Montross, VA 22520-0306

C.E.O. - Robert K. Bailey, III, President

Peoples Community Bank, Montross, VA

Pinnacle Bankshares Corporation, P.O. Box 29, Altavista, VA 24517

C.E.O. - Aubrey H. Hall, President

First National Bank of Altavista, The, Altavista, VA

Pioneer Bankshares, Inc., P.O. Box 10, Stanley, VA 22851-0010

C.E.O. - Thomas R. Rosazza, President

Pioneer Bank, Stanley, VA

Powell Valley Bankshares, Inc., P.O. Box 100, Jonesville, VA 24263-0100

C.E.O. - Lloyd C. Martin, President

Powell Valley National Bank, Jonesville, VA

River Bancorp, Inc., 433 Commonwealth Blvd East, Suite 1, Martinsville, VA 24112

C.E.O. - Ronald D. Haley, President

River Community Bank, N.A., Martinsville, VA

Select Bank Financial Corporation, 211 Gristmill Drive, Forest, VA

Select Bank, Lynchburg, VA

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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Southern National Bancorp of Virginia, Inc., 6830 Old Dominion Drive, McLean, VA 22101

C.E.O. - Georgia S. Derrico, Chairman of the Board  
Sonabank, Warrenton, VA

Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, VA 24354-1067

C.E.O. - John E. Stringer, President  
Bank of Marion, The, Marion, VA

Union Bankshares Corporation, 1051 East Cary Street, Suite 1200, Richmond, VA 23219-0000

C.E.O. - G. William Beale  
Union Bank & Trust, Ruther Glen, VA

United Bankshares, Inc., 514 Market Street, Parkersburg, WV 26102-1508

C.E.O. - Richard M. Adams, Chairman of the Board  
United Bank, Vienna, VA

Valley Financial Corporation, P. O. Box 2740, Roanoke, VA 24001-2740

C.E.O. - Ellis L. Gutshall, President  
Valley Bank, Roanoke, VA

Village Bank and Trust Financial Corp., P.O. Box 330, Midlothian, VA 23113-0330

C.E.O. - Thomas W. Winfree, Not Applicable  
Village Bank, Midlothian, VA

Virginia BanCorp, Inc., 407 N. Ridge Road, Richmond, VA 23229

C.E.O. - C. Franklin Scott, Jr.  
Virginia Commonwealth Bank, Petersburg, VA

Virginia Bank Bankshares, Inc., P. O. Box 3447, Danville, VA 24543-3447

C.E.O. - Roger C. Gillispie, President  
Virginia Bank and Trust Company, Danville, VA

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, VA 23093-0888

C.E.O. - A. Preston Moore, President  
Virginia Community Bank, Louisa, VA

Virginia Community Capital, Inc., 990 Cambria Street, NE, Christiansburg, VA 24073-1602

C.E.O. - Jane N. Henderson, President  
Community Capital Bank of Virginia, Christiansburg, VA

Virginia National Bankshares Corporation, P.O. Box 2853, Charlottesville, VA 22902-2853

C.E.O. - Glenn Rust, President  
Virginia National Bank, Charlottesville, VA

WashingtonFirst Bankshares, Inc., 11921 Freedom Drive, Suite 250, Reston, VA 20190

C.E.O. - Shaza L. Andersen  
WashingtonFirst Bank, Reston, VA

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Holding Companies with Bank Subsidiaries Headquartered in Virginia**

Xenith Bankshares, Inc., 901 East Cary Street, Richmond, VA 23219

C.E.O. - T. Gaylon Layfield, III, President

Xenith Bank, Richmond, VA



**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Savings Institutions -- List by Name**

**Elizabeth Building and Loan Association,  
Incorporated**

519 Washington Street

Portsmouth, VA

C.E.O.- Raymond E. Wimbrough, President

**STATE CORPORATION COMMISSION -- BUREAU OF FINANCIAL INSTITUTIONS**  
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**Savings Institutions -- Applications Received and/or Acted Upon**

**Acquisitions**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
01/28/14	Southern National Bancorp of Virginia, Inc., McLean, VA to acquire Prince George's Federal Savings Bank	Approved 03/14/14

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
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**Consolidated Report of Condition for Credit Unions**  
**As of December 31**

	2013	2014
<b>ASSETS</b>		
Loans .....	\$4,101,608,716	\$4,450,291,715
LESS: Allowance for loan losses .....	43,738,158	42,578,594
Cash.....	320,195,319	321,714,660
Available for Sale securities.....	1,036,043,655	1,035,713,992
Held to Maturity securities .....	939,615,342	893,902,955
Shares, deposits & certificates in Corporate Centrals .....	8,015,544	10,033,376
Shares, deposits & certificates in banks and S&Ls .....	221,213,872	187,493,000
Shares, deposits & certificates in other credit unions.....	15,648,693	29,091,125
All other investments .....	51,889,929	64,008,694
Land and buildings (net of depreciation).....	114,708,512	120,880,064
Other fixed assets (net of depreciation).....	20,586,650	23,247,041
Share insurance capitalization deposit.....	57,092,725	58,417,899
All other assets .....	131,252,876	122,396,364
<b>TOTAL ASSETS .....</b>	<b>\$6,974,133,675</b>	<b>\$7,274,612,291</b>
<b>LIABILITIES &amp; SAVINGS EQUITY</b>		
Notes/interest payable .....	\$258,205,021	\$292,405,260
Accounts payable .....	81,056,135	99,674,276
Dividends payable.....	323,034	323,906
<b>TOTAL LIABILITIES.....</b>	<b>\$339,584,190</b>	<b>\$392,403,442</b>
Share certificates .....	\$1,369,897,561	\$1,323,740,511
Share draft accounts .....	875,668,063	964,477,476
IRA accounts .....	592,101,798	576,791,267
Other shares.....	3,085,604,839	3,253,512,813
<b>TOTAL SHARES .....</b>	<b>\$5,923,272,261</b>	<b>\$6,118,522,067</b>
Regular/statutory reserve.....	88,915,233	87,160,826
Other reserves.....	89,290,642	91,924,525
Equity Acquired in a Merger .....	4,574,244	4,518,938
Unrealized Gains (Losses) on available for sale securities .....	(11,793,736)	(1,372,264)
Other comprehensive Income .....	(29,398,708)	(36,297,376)
Accumulated Unrealized G/L on Cash Flow Hedges .....	(497,373)	0
Undivided earnings .....	570,186,922	617,752,133
<b>TOTAL EQUITY .....</b>	<b>\$711,277,224</b>	<b>\$763,686,782</b>
<b>TOTAL LIABILITIES &amp; EQUITY .....</b>	<b>\$6,974,133,675</b>	<b>\$7,274,612,291</b>
Number of credit unions in operation.....	46	39

**STATE CORPORATION COMMISSION – BUREAU OF FINANCIAL INSTITUTIONS**  
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**Consolidated Report of Income for Credit Unions**  
**For the Year Ended December 31**

	2013	2014
<b>INCOME</b>		
Interest on loans (gross) .....	\$222,131,417	\$227,222,393
LESS: Interest refunded .....	0	0
Income from investments .....	30,624,412	30,385,623
Fee income .....	43,898,163	45,107,310
Other operating income .....	49,628,978	52,184,690
<b>TOTAL GROSS INCOME .....</b>	<b>\$346,282,970</b>	<b>\$354,900,016</b>
<b>EXPENSES</b>		
Employee compensation & benefits .....	\$117,602,428	\$122,489,983
Travel & conference expense .....	2,360,433	2,383,756
Office occupancy expense .....	11,370,613	11,669,910
Office operations expense .....	46,823,680	49,100,914
Education & promotional expenses .....	7,381,818	8,336,390
Loan servicing expense .....	22,697,794	26,166,301
Professional & outside services .....	10,479,279	10,991,504
Provision for loan losses .....	23,893,763	24,775,117
Members insurance <sup>1</sup> .....	380,356	399,921
Temporary Corporate CU Stabilization Fund Expense	4,152,094	0
Operating fees (examination & supervision fees) .....	1,491,059	1,528,364
Miscellaneous operating expenses .....	4,944,049	5,255,382
<b>TOTAL OPERATING EXPENSES BEFORE DIVIDENDS .....</b>	<b>\$253,577,366</b>	<b>\$263,097,542</b>
<b>NET INCOME (LOSS) BEFORE DIVIDENDS .....</b>	<b>\$92,705,604</b>	<b>\$91,802,474</b>
Gains (losses) on investments .....	899,466	716,837
Gains (losses) on disposition of fixed assets .....	(453,430)	(252,131)
Other non-operating income (expense) .....	(36,039)	(1,242,189)
<b>TOTAL NON-OPERATING GAINS (LOSSES) .....</b>	<b>\$409,997</b>	<b>(\$777,483)</b>
Total net income (loss) before dividends .....	\$93,115,601	\$91,024,991
Interest on borrowed money .....	5,306,961	5,346,646
Dividends .....	36,776,302	34,053,807
<b>Net income (loss) after dividends .....</b>	<b>\$51,032,338</b>	<b>\$51,624,538</b>
Transfer to Regular Reserve	\$15,492	\$3,061,879

1. This account includes NCUSIF Premium Expense

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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2014**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
A B & W Credit Union, Incorporated	Alexandria	30,519	25,045	5,123
Augusta Health Care Credit Union, Incorporated	Fishersville	11,325	10,262	1,037
Beacon Credit Union, Incorporated	Lynchburg	135,352	121,184	12,779
Blue Eagle Credit Union	Roanoke	128,543	112,441	15,033
Cadmus Credit Union, Incorporated	Richmond	1,979	1,426	550
Campbell County Employee's Credit Union, Inc.	Concord	623	552	70
Centra Health Credit Union	Lynchburg	10,446	10,083	327
Chesapeake Public School Employee's Credit Union, Inc.	Chesapeake	9,619	8,925	692
Dominion Credit Union	Richmond	259,648	225,247	28,420
DuPont Community Credit Union	Waynesboro	950,319	802,402	90,875
Entrust Financial Credit Union	Richmond	72,138	66,043	5,879
Hampton City Employees Credit Union, Incorporated	Hampton	5,571	5,133	412
Hampton Roads Educators Credit Union, Inc.	Hampton	30,919	28,942	1,636
Jackson River Community Credit Union	Covington	73,265	63,121	7,987
Loudoun Credit Union	Leesburg	35,220	31,249	3,683
Martinsville Du Pont Employees Credit Union, Incorporated	Martinsville	275,038	232,610	41,707
N.C.S.E. Credit Union, Inc.	Lovington	1,275	1,073	202
Nabisco Employees Credit Union	Richmond	5,781	4,544	1,233
Newport News Municipal Employees Credit Union, Incorporated	Newport News	41,038	37,111	3,717
Newport News Shipbuilding Employee's Credit Union, Inc. d/b/a Bayport Credit Union	Newport News	1,347,600	1,137,446	170,236
Norfolk, Va., Postal Credit Union, Incorporated	Norfolk	4,106	3,739	365
Northern Star Credit Union, Incorporated	Portsmouth	81,338	70,698	9,891
Old Dominion University Credit Union, Inc.	Norfolk	28,484	25,699	2,645

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**Selected Data For Virginia State Chartered-Credit Unions  
As of December 31, 2014**

<b>Credit Union Name</b>	<b>Principal Location</b>	<b>Assets (\$000)</b>	<b>Deposits (\$000)</b>	<b>Equity (\$000)</b>
P.W.C. Employees Credit Union	Woodbridge	52,146	45,110	6,889
Petersburg Federal Reformatory Credit Union, Incorporated	Petersburg	4,102	3,186	916
PFD Firefighters Credit Union, Incorporated	Portsmouth	24,500	21,131	3,265
Piedmont Credit Union	Danville	53,140	48,165	4,932
Prime Care Credit Union, Incorporated	Norfolk	18,682	16,256	2,335
Richmond Virginia Fire Police Credit Union Inc.	Richmond	20,370	17,747	2,536
Richmond Postal Credit Union Incorporated, The	Richmond	77,475	65,464	10,563
Riverside Health System Employees' Credit Union, Incorporated	Newport News	8,022	6,507	1,396
Spruance Cellophane Credit Union	Richmond	5,704	5,150	548
University of Virginia Community Credit Union, Inc.	Charlottesville	697,730	613,052	77,220
Valley Industrial Credit Union	Waynesboro	10,007	9,303	700
Virginia Credit Union, Inc.	Richmond	2,681,182	2,169,801	239,420
Virginia Educators' Credit Union	Newport News	58,629	51,768	6,620
Virginia United Methodist Credit Union, Inc.	Richmond	18,726	17,207	1,501
Waynesboro Employees Credit Union, Inc.	Waynesboro	4,052	3,700	343

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**Credit Unions -- Applications Received and/or Acted Upon**

**Mergers**

<u>Received</u>	<u>Description</u>	<u>Activity</u>
12/03/13	Northern Star Credit Union, Incorporated, Portsmouth, VA to merge into it Belt Line Employees Credit Union, Incorporated, Portsmouth, VA	Approved 02/27/14
02/04/14	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Chesapeake City Employees Credit Union, Chesapeake, VA	Approved 03/13/14
03/06/14	Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA to merge into it Martinsville Postal Credit Union, Incorporated, Martinsville, VA	Approved 03/27/14
05/23/14	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Hampton Roads Postal Credit Union, Inc., Hampton, VA	Approved 07/15/14
09/15/14	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Hampton City Employees Credit Union, Incorporated, Hampton, VA	Approved 10/30/14
10/31/14	Richmond Fire Department Credit Union, Incorporated, Richmond, VA to merge into it Richmond Police Department Credit Union, Incorporated, Richmond, VA	Approved 12/23/14
12/02/14	DuPont Community Credit Union, Waynesboro, VA to merge into it Walker Virginia Federal Credit Union, Harrisonburg, VA	Pending
12/29/14	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA to merge into it Chesapeake Public School Employee's Credit Union, Inc., Chesapeake, VA	Pending

**New Service Facilities**

<u>Received</u>	<u>Institution</u>	<u>Location</u>	<u>Activity</u>
01/13/14	Newport News Shipbuilding Employees' Credit Union, Inc.	677 N. Battlefield Boulevard Chesapeake, VA	Approved 01/27/14
01/21/14	Virginia Credit Union, Inc.	General Assembly Building 201 North 9th Street Richmond, VA	Approved 02/05/14
01/30/14	University of Virginia Community Credit Union, Inc.	100 Darden Boulevard Charlottesville, VA	Approved 02/12/14
05/27/14	University of Virginia Community Credit Union, Inc.	115 N. Madison Road Orange, VA	Approved 06/09/14
07/09/14	Beacon Credit Union, Incorporated	2134 Langhorne Road Lynchburg, VA	Approved 07/23/14
08/04/14	University of Virginia Community Credit Union, Inc.	501 College Drive Charlottesville, VA	Approved 08/18/14
09/12/14	Virginia Credit Union, Inc.	935 West Grace Street Richmond, VA	Approved 09/22/14
12/09/14	Blue Eagle Credit Union	Intersection of Greenview Drive and Portico Street Lynchburg, VA	Pending

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**Credit Unions -- Status Changes**

**Mergers**

May	08	Martinsville Du Pont Employees Credit Union, Incorporated, Martinsville, VA merged into it Martinsville Postal Credit Union, Incorporated, Martinsville, VA
August	29	Norfolk Southern Employees' Credit Union, Incorporated, Chesapeake, VA merged into NAE Federal Credit Union, Chesapeake, VA
September	10	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Hampton Roads Postal Credit Union, Inc., Hampton, VA
October	01	Newport News Shipbuilding Employees' Credit Union, Inc., Newport News, VA merged into it Chesapeake City Employees Credit Union, Chesapeake, VA
November	13	Northern Star Credit Union, Incorporated, Portsmouth, VA merged into it Belt Line Employees Credit Union, Incorporated, Portsmouth, VA
December	31	Richmond Fire Department Credit Union, Incorporated, Richmond, VA merged into it Richmond Police Department Credit Union, Incorporated, Richmond, VA
December	31	Virginia Gas, Credit Union, Incorporated, Staunton, VA merged into Washington Gas Light Federal Credit Union, Springfield, VA

**Changes in Title**

July	01	WECCU Credit Union, Covington, VA changed its name to Jackson River Community Credit Union
December	31	Richmond Fire Department Credit Union, Incorporated, Richmond, VA changed its name to Richmond Virginia Fire Police Credit Union Inc.

**Office Relocations**

May	19	Norfolk Southern Employees' Credit Union, Incorporated, Chesapeake, VA moved its branch office from 100 Volvo Parkway, Suite 310, Chesapeake, VA to 775 Battlefield Boulevard N., Chesapeake, VA
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**New Service Facilities**

February	05	Virginia Credit Union, Inc. opened a service facility at General Assembly Building, 201 North 9th Street, Richmond, VA
March	17	Newport News Shipbuilding Employees' Credit Union, Inc. opened a service facility at 677 N. Battlefield Boulevard, Chesapeake, VA
May	12	University of Virginia Community Credit Union, Inc. opened a service facility at 100 Darden Boulevard, Charlottesville, VA
June	16	University of Virginia Community Credit Union, Inc. opened a service facility at 115 N. Madison Road, Orange, VA
November	06	Virginia Credit Union, Inc. opened a service facility at 935 West Grace Street, Richmond, VA

**Credit Union Closures**

May	22	The State Corporation Commission found Life Line Credit Union, Inc., Richmond, VA to be insolvent and ordered the credit union be closed as of 4:00 p.m. on Friday, May 23, 2014. The National Credit Union Administration Board was appointed as receiver.
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**Credit Unions -- List by Name**

**A B & W Credit Union, Incorporated**

6201 Richmond Highway  
Alexandria, VA 22303  
Treasurer- Mack Reel

**Augusta Health Care Credit Union,  
Incorporated**

78 Medical Center Drive  
P.O. Box 1000  
Fishersville, VA 22939  
Treasurer- James Hathaway

**Beacon Credit Union, Incorporated**

107 Leroy Bowen Drive  
P.O. Box 4319  
Lynchburg, VA 24502  
Treasurer- Wesley Gordon  
*Service Facilities -*  
1013 Mountain View Heights Road  
Big Island, VA 24526  
2293 Magnolia Avenue  
Buena Vista, VA 24416  
1901 Goodyear Boulevard  
Danville, VA 24541  
3320 Riverside Drive  
Danville, VA 24540  
Mohawk Industries, 404 Anderson Street  
Glasgow, VA 24555  
19029 Forest Road  
Lynchburg, VA 24502  
6320 Logans Lane  
Lynchburg, VA 24506  
Amelon Shopping Square  
Madison Heights, VA

**Blue Eagle Credit Union**

419 Rutherford Avenue NE  
Roanoke, VA 24018  
Treasurer- Jeffrey Thompson  
*Service Facilities -*  
3300 Odd Fellows Road  
Lynchburg, VA  
1430 Hershberger Road NW  
Roanoke, VA 24012  
2121 Electric Road  
Roanoke, VA

**Cadmus Credit Union, Incorporated**

2901 Byrdhill Road  
P.O. Box 27481  
Richmond, VA 23228  
Treasurer- Donald W. Hill

**Campbell County Employee's Credit Union,  
Inc.**

132 Kimball Road  
Concord, VA 24538  
Treasurer- Elizabeth Keaton

**Centra Health Credit Union**

3300 Rivermont Avenue  
Lynchburg, VA 24503  
Treasurer- Rebecca A. Garrett  
*Service Facility -*  
1901 Tate Springs Road  
Lynchburg, VA 24501

**Chesapeake Public School Employee's  
Credit Union, Inc.**

544 Battlefield Boulevard South  
Chesapeake, VA 23322  
Treasurer- William Joe

**Dominion Credit Union**

One James River Plaza Lobby Level  
Richmond, VA 23219  
Treasurer- Michael C. Swalley  
*Service Facilities -*  
5000 Dominion Boulevard  
Glen Allen, VA 23060  
120 Tredegar Street  
Richmond, VA 23219

**DuPont Community Credit Union**

140 Lucy Lane  
P. O. Box 1365  
Waynesboro, VA 22980  
Treasurer- Leslie Ramsey  
*Service Facilities -*  
1925 Reservoir Street  
Harrisonburg, VA 22801  
47 W. Kaylor Park Drive  
Harrisonburg, VA 22801  
105 Community Way  
Staunton, VA 24401  
2201 North Augusta Street  
Staunton, VA 24401  
2518 Stuarts Draft Highway  
Stuarts Draft, VA 24477  
315 Lee Highway  
Verona, VA 24482  
1140 Shenandoah Village Drive  
Waynesboro, VA 22980  
200 East Broad Street  
Waynesboro, VA 22980

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**Credit Unions -- List by Name**

**DuPont Community Credit Union (Continued)**

*Service Facilities -*

2200 W. Main Street  
Waynesboro, VA 22980  
1025 Woodstock Commons Drive  
Woodstock, VA 22664

**Entrust Financial Credit Union**

1801 Dabney Road  
Richmond, VA 23230  
Treasurer- David Harpe

**Hampton City Employees Credit Union,  
Incorporated**

City Hall Building, 22 Lincoln Street  
Hampton, VA 23669  
Treasurer- Felecia DeBrew

**Hampton Roads Educators Credit Union,  
Inc.**

2130 Cunningham Drive  
Hampton, VA 23666  
Treasurer- Donald O. Sandridge

**Jackson River Community Credit Union**

347 North Court Avenue  
Covington, VA 24426  
Treasurer- David Vest  
*Service Facility -*  
210 Westvaco Road  
Low Moor, VA 24457

**Loudoun Credit Union**

801 Sycolin Road SE, Suite 101  
Leesburg, VA 20175  
Treasurer- Norman Butts  
*Service Facility -*  
112 A South Street, SE  
Leesburg, VA 20175

**Martinsville Du Pont Employees Credit Union,  
Incorporated d/b/a ValleyStar Credit Union**

35 Dupont Road  
Martinsville, VA 24112  
Treasurer- Steve Isley  
*Service Facilities -*  
5835 Virginia Avenue  
Bassett, VA 24055  
41 Wheeler Avenue  
Collinsville, VA 24078  
1101 Brookdale Street  
Martinsville, VA 24112

**Martinsville Du Pont Employees Credit Union,  
Incorporated d/b/a ValleyStar Credit Union (Continued)**

*Service Facilities -*

2828 Greensboro Road  
Martinsville, VA 24112  
640 Commonwealth Drive  
Martinsville, VA 24112  
8500 A. L. Philpott Highway  
Martinsville, VA 24112  
913 E. Church Street  
Martinsville, VA 24112  
7176 Greensboro Road  
Ridgeway, VA 24148  
1080 Old Franklin Turnpike  
Rocky Mount, VA 24151  
850 Tanyard Road  
Rocky Mount, VA 24151  
951 Fairystone Park Highway  
Stanleytown, VA 24168

**N.C.S.E. Credit Union, Inc.**

6919 Thomas Nelson Highway  
P. O. Box 276  
Lovingston, VA 22949  
Treasurer- Phyllis M. Drumheller

**Nabisco Employees Credit Union**

6002 S. Laburnum Avenue  
Richmond, VA 23231  
Treasurer- John Thompson

**Newport News Municipal Employees Credit Union,  
Incorporated**

502 Operations Drive  
Newport News, VA 23602  
Treasurer- Ronald W. Jones  
*Service Facility -*  
210 25th Street  
Newport News, VA 23607

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union**

3711 Huntington Avenue  
Newport News, VA 23607  
Treasurer- Mary Campbell  
*Service Facilities -*  
2445 Old Taylor Road  
Chesapeake, VA 23321  
401 Albemarle Drive Suite 102  
Chesapeake, VA 23322  
677 N. Battlefield Boulevard  
Chesapeake, VA  
5028 George Washington Memorial Hwy.  
Grafton, VA 23692

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**Credit Unions -- List by Name**

**Newport News Shipbuilding Employees' Credit Union,  
Inc. d/b/a Bayport Credit Union (Continued)**

*Service Facilities -*

1168 Big Bethel Road  
Hampton, VA 23666  
199 Fox Hill Road  
Hampton, VA  
2300 Cunningham Drive  
Hampton, VA 23666  
500 West Park Lane  
Hampton, VA 23666  
5200 West Mercury Boulevard  
Hampton, VA 23605  
Gateway 2000, 22 Enterprise Parkway  
Suite 160  
Hampton, VA 23666  
2369 George Washington Memorial Hwy.  
Hayes, VA 23072  
11820 Fountain Way  
Newport News, VA 23606  
12512 Warwick Boulevard  
Newport News, VA 23606  
12525 Jefferson Avenue  
Newport News, VA 23602  
230 41st Street, Building 520  
Newport News, VA 23607  
2700 Huntington Avenue, Building 902  
Newport News, VA 23607  
2900 Washington Avenue, Building 901  
Newport News, VA 23607  
35th Street Gate  
Newport News Shipyard  
Newport News, VA 23607  
4215 Marshall Avenue, Building 600  
Newport News, VA 23607  
433 Denbigh Boulevard  
Newport News, VA 23608  
5001 Huntington Avenue  
Newport News, VA 23607  
60th Street Gate  
Newport News Shipyard  
Newport News, VA 23607  
8000 Marshall Avenue  
Newport News, VA 23605  
Northrup Grumman Newport News  
Building 907, 210 47th Street  
Newport News, VA 23607  
1290 Smithfield Plaza  
Smithfield, VA 23430  
1463 North Main Street  
Suffolk, VA 23434  
4171 Ironbound Road  
Williamsburg, VA 23188

**Norfolk, Va., Postal Credit Union,  
Incorporated**

600 Church Street, Room 111  
P.O Box 781  
Norfolk, VA 23501-0781  
Treasurer- Claudette Watkins  
*Service Facility -*  
150 Brambleton Avenue  
Norfolk, VA 23510

**Northern Star Credit Union, Incorporated**

5100 George Washington Highway  
Portsmouth, VA 23702  
Treasurer- Bernard Matthews  
*Service Facilities -*  
Elmhurst Square S. C. Outparcel  
5600 Block of Portsmouth Boulevard  
Portsmouth, VA 23701  
5885 Harbor View Boulevard  
Suffolk, VA 23435

**Old Dominion University Credit Union,  
Inc.**

2701 Hampton Boulevard  
Norfolk, VA 23517  
Treasurer- Sylvia Hudgins  
*Service Facility -*  
4901 Hampton Boulevard, Room 1049  
Norfolk, VA 23508

**P.W.C. Employees Credit Union**

12715 Ridgefield Village Drive  
Woodbridge, VA 22193  
Treasurer- Robin R. Perkins  
*Service Facility -*  
8959 Center Street  
Manassas, VA 22110

**PFD Firefighters Credit Union,  
Incorporated**

3209 Cedar Lane  
Portsmouth, VA 23703  
Treasurer- Robert Wise, Jr.

**Petersburg Federal Reformatory Credit Union,  
Incorporated**

Federal Correctional Institution  
P O Box 1298  
Hopewell, VA 23860  
Treasurer- Samuel P. Clement III

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**Credit Unions -- List by Name**

**Piedmont Credit Union**

366 Piney Forest Road  
Danville, VA 24540  
Treasurer- Carey Wilkes

**Prime Care Credit Union, Incorporated**

600 Gresham Drive  
Norfolk, VA 23507  
Treasurer- Terry J. Lambert  
*Service Facilities -*  
830 Kempsville Road,  
Sentara Leigh Hospital  
Norfolk, VA 23502  
2800 Godwin Boulevard  
Suffolk, VA 23434

**Richmond Police Department Credit Union,  
Incorporated**

200 W. Grace Street  
Richmond, VA 23220-5018  
Treasurer- David Galyon

**Richmond Postal Credit Union  
Incorporated, The**

1601 Ownby Lane  
Richmond, VA 23220  
Treasurer- Yvonne J. Baylor  
*Service Facilities -*  
101 South Davis Avenue  
Richmond, VA 23261  
1801 Brook Road  
Richmond, VA 23260

**Richmond Virginia Fire Police Credit  
Union Inc.**

1634 Ownby Lane  
Richmond, VA 23220  
Treasurer- Linn M. Brown  
*Service Facility -*  
200 W. Grace Street  
Richmond, VA 23220

**Riverside Health System Employees' Credit Union,  
Incorporated**

500 J. Clyde Morris Boulevard  
Newport News, VA 23601  
Treasurer- Barbara LaBonte

**Spruance Cellophane Credit Union**

7119 Jefferson Davis Highway  
Richmond, VA 23237  
Treasurer- George S. Fleming

**University of Virginia Community Credit  
Union, Inc.**

3300 Berkmar Drive  
Charlottesville, VA 22901  
Treasurer- Charles T. Gillet  
*Service Facilities -*  
409 East Main Street  
Louisa, VA  
100 Darden Boulevard  
Charlottesville, VA  
1018 West Main Street  
Charlottesville, VA 22908  
1936 Arlington Boulevard  
Charlottesville, VA 22903  
220 Wayles Lane  
Charlottesville, VA 22911  
2775 Hydraulic Road  
Charlottesville, VA 22901  
325 Four Leaf Lane, Suite 1  
Charlottesville, VA 22903  
900 E. Jefferson Street  
Charlottesville, VA 22902  
49 Sommerfield Drive  
Gordonsville, VA 22942  
757 Davis Highway  
Mineral, VA 23117  
3033 Rockfish Valley Highway  
Nellysford, VA 22958  
115 N. Madison Road  
Orange, VA  
6042 Thomas Jefferson Parkway  
Palmyra, VA 22963  
56 Stoneridge Drive South  
Ruckersville, VA 22968

**Valley Industrial Credit Union**

501 W. Broad St.  
P.O. Box 1784  
Waynesboro, VA 22980  
Treasurer- Robert Hudlow

**Virginia Credit Union, Inc.**

720 East Broad Street  
Richmond, VA 23225  
Treasurer- Herbert A. Parr  
*Service Facilities -*  
13025 Jefferson Davis Highway  
Chester, VA 23831

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**Credit Unions -- List by Name**

**Virginia Credit Union, Inc. (Continued)**

*Service Facilities -*

9961 Iron Bridge Road  
Chesterfield, VA 23832  
301 Temple Lake Drive  
Colonial Heights, VA 23834  
100 MidTown Avenue  
Farmville, VA 23901  
2150 Gordon W. Shelton Boulevard  
Fredericksburg, VA 22401  
9951 Jefferson Davis Highway  
Fredericksburg, VA 22408  
3236 Odd Fellows Road  
Lynchburg, VA 24501  
6103 Brashier Boulevard  
Mechanicsville, VA 23111  
11030 Hull Street Road  
Midlothian, VA 23112  
13505 Tredegar Lake Parkway  
Midlothian, VA 23112  
Southside Virginia Training Center  
Building 59, 26317 W. Washington St.  
Petersburg, VA 23803  
101 N. 14th Street (Tower)  
Richmond, VA 23219  
10165 Brook Road  
Richmond, VA 23227  
1200 Koger Center Boulevard  
Richmond, VA 23235  
1302 B Gaskins Road  
Richmond, VA 23233  
2300 W Broad Street (DMV)  
Richmond, VA 23220  
4001 Lauderdale Drive  
Richmond, VA 23233  
5285 South Laburnum Avenue  
Richmond, VA 23231  
5427 Glenside Drive  
Richmond, VA 23228  
6900 Atmore Drive  
Richmond, VA 23225  
7500 Boulders View Drive  
Richmond, VA 23225  
900 East Main Street  
Pocahontas Building  
Richmond, VA 23219  
935 West Grace Street  
Richmond, VA 23220  
9498 West Broad Street  
Richmond, VA  
General Assembly Building  
201 North 9th Street  
Richmond, VA 23219

**Virginia Credit Union, Inc. (Continued)**

*Service Facilities -*

J. Sargeant Reynolds Comm. College  
1651 E. Parham Road  
Richmond, VA 23228  
VCU-HS Main Hospital  
1250 East Marshall Street  
Richmond, VA 23298  
17 First Street  
Staunton, VA 24401  
Eastern State Hospital Building 2,  
4601 Ironbound Road  
Williamsburg, VA 23188

**Virginia Educators' Credit Union**

12626 Nettles Drive

Newport News, VA 23606

Treasurer- Eugene Johnson

*Service Facilities -*

12368 Warwick Boulevard, Suite A106  
Newport News, VA 23606  
812 Main Street  
Newport News, VA 23605

**Virginia Gas, Credit Union, Incorporated**

107 South Coalter Street

Staunton, VA 24401

Treasurer- Darlene Thomas

**Virginia United Methodist Credit Union,  
Inc.**

10330 Staples Mill Road

Glen Allen, VA 23060

Treasurer- G. Thomas Brown

**Waynesboro Employees Credit Union, Inc.**

939A Fir Street

Waynesboro, VA 22980

Treasurer- Tammy F. McDaniel